THE CATHOLIC CITIZEN

JOHN A. LAPP

Class JK424

Book .L3

Copyright No.

COPYRIGHT DEPOSIT.

THE CATHOLIC CITIZEN

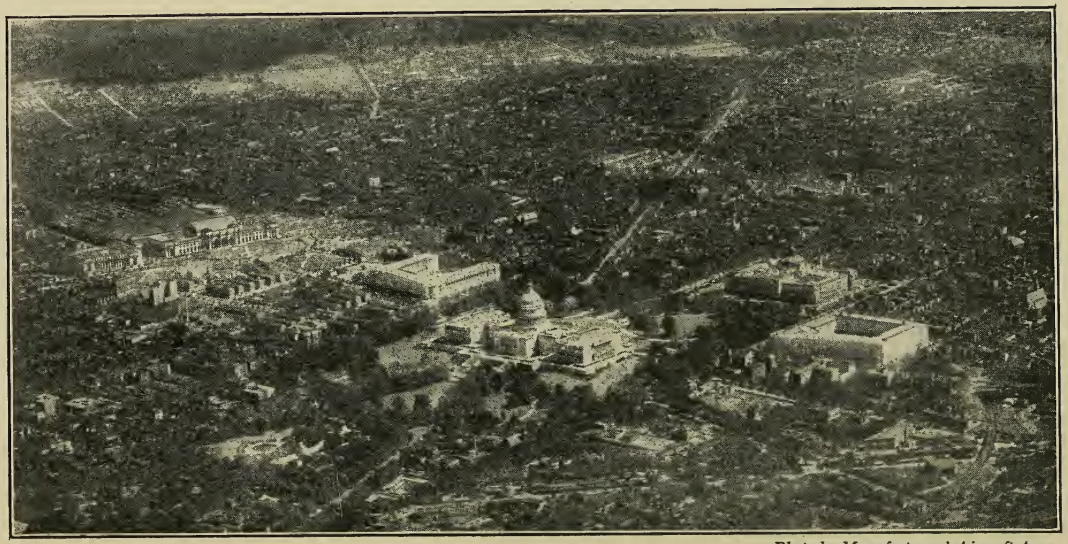


Photo by Manufacturers' Aircraft Assn.

The Nation's Capital from an Airplane

THE CATHOLIC CITIZEN

BY

JOHN A. LAPP, LL. D.

AUTHOR OF "THE FUNDAMENTALS OF CITIZENSHIP,"
"OUR AMERICA," "THE CIVICS CATECHISM,"
"LEARNING TO EARN," ETC.

New York
THE MACMILLAN COMPANY
1921

All rights reserved

Nihil Obstat

ARTHUR J. SCANLAN, S.T.D.,
Censor Librorum.

Imprimatur

✠ PATRICK J. HAYES, D.D.,
Archbishop of New York.

October 24, 1921

JK4234
L3

COPYRIGHT, 1921,
BY THE MACMILLAN COMPANY.

Set up and electrotyped. Published November, 1921.

NOV 30 '21

Printed in the United States of America.

©CLA630510

Catholic Patriotism

I swear to support the Constitution of the United States. I pledge myself, as a citizen and Knight of Columbus, to enlighten myself fully on my duties as a citizen and to conscientiously perform such duties entirely in the interest of my country and regardless of personal consequences. I pledge myself to do all in my power to preserve the integrity and purity of the ballot and to promote reverence and respect for law and order. I promise to practice my religion openly and consistently, but without ostentation and to so conduct myself in public affairs as to reflect nothing but credit upon our holy Church to the end that she may flourish and our country prosper to the greater honor and glory of God.

Oath of the Knights of Columbus.

The Parish School Department views with laudable pride the effective assistance of the Catholic elementary school system in every activity designed to plant in the lives of school children, a deeper and holier appreciation of the privileges and dignity of American citizenship. Conscious, too, of the effects of a sound moral training under religious sanction, it rejoices in the unfailing contributions which Catholic education is continually making to preserve our national ideals in the minds and hearts of our future citizens.

Resolution of the Parish School Department of the Catholic Educational Association, June 26, 1919.

INTRODUCTION

THE purpose of this book is to set forth the essential facts of American citizenship and of the civic and social problems with which the citizen must deal. It is dedicated by its title to the millions of Catholic citizens who take their full part in performing the duties of American citizenship and thereby help to solve the problems which confront the people of this land.

Wherever possible, representative Catholic opinions and declarations are cited to show the value of moral and religious backgrounds for citizenship and to emphasize the unity of our common efforts for civic and social betterment and the good of the country.

The ideal of citizenship herein expressed is the promotion of fair play, justice, and square dealing for all people. Governments are instituted for these purposes and religion is a powerful ally in the cause. When men apply to public affairs the same rules of moral conduct which govern their personal relations, and when they think of the moral duties and responsibilities as well as the rights of the citizen, we shall approach the realization of our ideal.

The study of the rights and duties of citizens is a matter of universal interest and concern in a democracy where decisions are made by the votes of the people upon which may turn the national fate. No one rightly can be indifferent to the knowledge of government when his vote may decide issues important to the welfare or even the safety of the country.

While the study of government is essential for all, it is especially valuable for youth who are looking forward to

the duties of citizenship. If the schools are to aid youth in preparing for citizenship they must place the subject in the grades before the high school. Students of the grammar grades can readily grasp the simple principles and practices of government and will respond readily to the ideals of fair play, justice, and square dealing—virtues which appeal to all youth in games and sports and why not in the larger relations of civic life?

The author has drawn freely upon "The Fundamentals of Citizenship" and "The Civics Catechism" prepared by him for the National Catholic Welfare Council. Several chapters are revised and enlarged from the former publication.

J. A. L.

CONTENTS

CHAPTER		PAGE
I.	Working Together for the Good of All	1
II.	Justice and Fair Play	7
III.	Common Welfare and Protection	14
IV.	Representative Government	20
V.	Our American Government	25
VI.	The People's Rights	32
VII.	Choosing Public Officers	39
VIII.	Making Laws	48
IX.	Carrying on the People's Work	56
X.	The Work of the Courts	65
XI.	Dealings with Other Countries	71
XII.	The Defense of the Country	77
XIII.	The Citizen's Part	84
XIV.	Education	91
XV.	Health Protection	102
XVI.	Charity and Good Works	111
XVII.	Delinquency and Correction	118
XVIII.	Unfair Practices	125
XIX.	Thrift and Savings	131
XX.	Saving Natural Resources	136
XXI.	Rural Problems	145
XXII.	City Problems	151
XXIII.	Transportation	161
XXIV.	Capital and Labor	169
XXV.	Money	179
XXVI.	Banks and Banking	186
XXVII.	Insurance	193
XXVIII.	Taxation	201
XXIX.	Immigration and Naturalization	211

PAGE

Appendix

Declaration of Independence 221

Constitution of the United States 225

Books for Comparative Study 243

Index 245

THE CATHOLIC CITIZEN

THE CATHOLIC CITIZEN

CHAPTER I

WORKING TOGETHER FOR THE GOOD OF ALL

The world is made up of individuals, and each individual is gifted by the Creator with the position and dignity of a human being. He receives a body to preserve and protect; a mind to guide his actions; and an immortal soul. The individual is charged with solemn duties by these gifts. He is expected to labor; to educate his faculties; and to prepare himself for his immortal destiny.

Individuals are destined to live with others in the family and in the community. Men associate by choice with their fellows. Few people would prefer to live as hermits away from others of their kind, even if they could. They live and work together and enjoy mutual pleasures and benefits.

The Home.—Each individual is born a member of a family, and each member owes a duty to the family. The parents owe support and care to the children, and the children owe obedience to the parents. All work together for the good of the whole family and enjoy the benefits of love and affection, and of food, clothing, shelter, and enjoyment. The home is made possible by the full coöperation of parents and children and is happiest when each member does his part. The home has rules and customs which the members of the family obey.

The Community.—Individuals and families together form the community. The community brings all together

for the common benefit. The community does for all what individuals and families cannot do by themselves.

© *Ewing Galloway*

A Large City

This busy corner in Newark, New Jersey, shows the activities of a large city. By properly enforced rules confusion is lessened.

It is because people live and work together in communities that arrangements are necessary to provide for the common good and protection of all. Those arrangements we call government. The purposes of government are to

provide for protection against enemies and evils; prevent interference with the rights of each; promote fair play and justice; and carry on activities for the common benefit. The people band together to resist an enemy, to protect themselves against thieves, and to safeguard their property against fire. The people also protect the rights of each individual against interference by other individuals in safeguarding life, property, and freedom for each; and in securing fair play and justice to all. The people combine also to provide for those things needed by each, such as roads and schools, which can be provided only by a number of people acting together. It should be made clear at the outset that the acts which the community performs for the individual should be those only which the individual cannot readily do for himself.

The Idea of Government.—Government can be better understood if we imagine a hundred families living in a community far away from all other people. Suppose that these hundred families lived on farms and had entire control of their own affairs. What measures would they be likely to take for their common benefit? Each person could not provide his own private road, or his own private school. All would be likely to coöperate in building a road for the general use and a school for the education of the children. Each family could not provide for its own protection against wild beasts or bands of robbers or savages, so all would unite to provide for the necessary protection. Each person could not readily protect himself from the interference of other members of the group. His property might be stolen, his land seized, or his life might be endangered. Since each would be subject to the same danger, the members of the community would make rules to prevent such evils. They would arrange to settle disputes, and provide for the

punishment of offenders against the rules which they had made.

If these hundred families lived in a village instead of on farms, there would be many additional things which they would need for mutual protection and benefit. They would need protection against the dangers of disease and fires; they would need water supplies, sidewalks, and paved streets. They would need to be sure of their food supply and that the food was pure; they would need places for play; they would also need rules to prevent accidents. Every community, whether city or country, would find it necessary to have some form of government to manage the common affairs of the people.

We see from these examples that government performs duties for the common good. It protects the rights of individuals and families and does many things for the benefit of all. Individuals benefit by common action which provides facilities for their safety and for the protection of their life, property, and freedom.

Duties of Individuals.—The benefits which men receive from associating with their fellows naturally require a return on the part of each individual. It is not fair to receive benefits and give nothing. If roads are built for the advantage of all people, it follows that each person should help build and maintain them, or help pay the cost. If police and fire departments are maintained for mutual protection, then each person owes to the whole people a share of the cost. If each person derives protection for himself from laws which prevent interference with his property or liberty, he owes something for the benefits thus received. It is clear that men should not seek benefits supplied by the common purse without doing their share in return. When the duty of the individual to do his part is so clear, a person must be

considered a drone who would fail to do his share. If we think of the whole work of government in our country as a mutual enterprise for the benefit of all people, we can readily see that each person should bear a fair proportion of the labor and the expense.

What are some of the duties which the individual owes for the benefits which he receives from the community of which he is part? He should, first of all, realize his debt and give devoted service to the community in payment. He should take part in community work by helping to choose with great care those who are to carry on the work of the community. He should be prepared himself to assume any duties to which the people may call him. He should pay his fair share of the cost of government and do his proportion of the common work. He should always strive for honest management of the people's affairs.

People provide for many of their needs by voluntary arrangements which are not a part of the government. The people of a religious faith provide for churches in which they may worship, or schools in which their children may be educated. Groups of people may provide by agreement for conveniences, such as a clubhouse, for the benefit of members. In such arrangements, each person is expected to bear his share of the cost. The agreement in such cases is voluntary and a person may join or not, as he pleases. If he accepts the benefits, he is in honor bound to bear his share of the expense.

As a member of society, every person must obey the rules laid down. He is compelled to pay a share of the cost, whether he wants to or not. Society recognizes that it is only fair that every person should help pay for the benefits which he receives. A man may move out of any given community, state, or nation, but he merely moves into

another, where he is still bound by the duty of doing his part for the protection of his life and property, and for the promotion of the common welfare. As long as he remains a citizen of a community, state, or country, it is his duty to obey the rules and comply with the requirements which are formulated for the welfare of all.

Questions for Review

What are the duties of the individual?

Why do individuals live with their fellow men?

What are the duties of the members of the family?

Why do individuals join with their fellows in doing certain things?

What are some of the things which individuals unite to do?

Why should each person do what he is able to do for himself?

Should the community do for an individual what he might readily do for himself?

Should a person receive the benefits of the community without making a return?

How can a person make return for the good he receives from the community?

CHAPTER II

JUSTICE AND FAIR PLAY

THE highest purpose of government is the promotion of justice and fair play for all people. These are the corner stones of the American democracy.

The Declaration of Independence says: "All men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the pursuit of Happiness. That to secure these rights, Governments are instituted among Men." The Constitution of the United States declares one of its purposes to be "to establish justice."

The spirit of justice and fair play is the spirit of religion. In government it is the golden rule put into practice in the relations of people to each other. It is the recognition of divine guidance in the precept: "Whatsoever you would that men should do to you, do you also to them."

The Promotion of Fair Play.—The American people are devoted to the promotion of equality of rights and opportunities for everybody with special privileges to no one. In the game of life, as the people in America like to play it, "the rules shall be the same for all; the penalty shall be the same for all; the prizes shall be open to all, and let the best man win."

The striving for justice and fair play is expressed in many ways. We see it in the efforts to give every man an equal chance; to provide common advantages for all; in the protection of personal property and liberty of each, regardless of his station in life; we see it in the attempts

to settle justly the disputes between man and man; and in the humane care of the unfortunate who have suffered from disasters such as sickness and accident. Again we see it in the safeguards to protect from injustice those accused of crime; in the promotion of honest methods of business, for the prevention of frauds, monopolies, and

© *Keystone View Co., Inc.*

A Close Decision

The umpire decides whether the base runner is safe. The players must obey the rules and abide by his decision.

special privileges. And finally we see it in the attempts to make the whole system by which our wants are supplied work to the advantage of all.

Fair Play and Sports.—Fair play is well illustrated by examples from the field of sports. It would be impossible

to have any game without fair play as its basis. A baseball game would have no interest to players or spectators if unfair decisions were made or if players were allowed to play unfairly. The students of a school soon learn to despise the one who cheats in play or who does not play the game squarely. They dislike the person who does not do his full share to win the game or who seeks to get undue advantage or praise for himself. So powerful is the sentiment for fair play that policemen are scarcely needed to keep the line at the ticket office or entrance to the field. It would be extremely dangerous for any one who would seek to break into the line ahead of his turn. These ideas of fair play, if carried into the affairs of the community, state, or nation, would soon bring fair play and the square deal into all public affairs.

Equal Opportunity.—Perhaps the best evidence of our desire for equal rights is seen in the chance which is given to every one to realize the best there is in him, and to succeed in the world to the best of his ability. Children may be born in poverty, and yet rise to the highest station in society, and in public or business affairs. Abraham Lincoln was born in poor circumstances and rose to the highest position in the government and in the esteem of the people. Cardinal Gibbons likewise rose to the princely position which he held in the Church and in the regard of his fellow countrymen. Andrew Carnegie became the master business man of the age although he was born poor. Moreover, these men were not given the advantages of schools which are now enjoyed by all. The school system—public, parochial, and private—now places the means of training within reach of every one, and provides not only for general education, but for preparation for trades, professions, or business pursuits. The chance for an education is given not only to the youth

in schools, but also to those who have started to work. Night schools, part-time schools, and correspondence classes bring education within the reach of those who may be compelled to work. Special scholarships are given to help worthy students. Every person, young and old, finds somewhere the chance to train himself for a useful occupation or profession. Even those who are crippled are given a chance to be trained for some particular kind of work in order that they may make use of the faculties they have left.

Common Welfare and Protection.—So that all may share in the benefits of government, the community provides numerous things for the common good. These are advantages for the great body of people, because they could not provide such things each for himself. The rich might provide schools for their children, water supplies, parks and playgrounds, and even roads for their own benefit, but the great mass of people must depend upon the action of the community to secure these benefits. The rich might also provide guards and police for their property and health protection for themselves and their families, but the mass of people must depend upon the community to provide these important things.

Settling Disputes.—Another way in which the community promotes fair play is by providing means to settle disputes over property or personal rights. We do not permit the strong to cheat and oppress the weak, nor do we permit the property of the weak to be taken by the strong or crafty. The community provides courts of justice by which disputes may be settled with fairness to all.

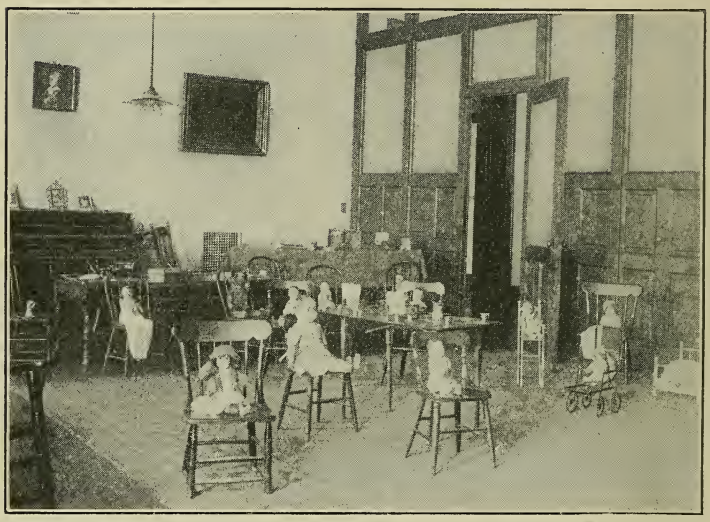
Honest Trade.—Fair play is secured also by the numerous methods used to prevent dishonest men from robbing people by crafty methods. Laws are passed which prevent

the use of short weights and measures, and which prevent the sale of impure articles; laws which prevent one man or a few men from controlling things which the people must have for their living; and laws which make it easier to get the goods which people need through the process of distribution, are all means by which fair play is promoted by and for the great body of our people.

Fair Play to Persons Accused of Crime.—We extend the idea of fair play to those who are charged with crime. Every one in this country is considered innocent of a crime with which he may be charged until he is proven guilty. This is one of the highest expressions of fair play. A person accused of crime has the right to a speedy and honest trial before a jury of his fellow men. He may compel the attendance of witnesses in his favor and have legal assistance furnished for him if he is unable to pay. He is released from jail on bail until his trial comes up, except in the more serious crimes where the evidence is strongly against him. He may not be tried a second time for the same offense if the jury has set him free. Laws cannot be passed to fix or increase a punishment for an act after it has been committed. He may also appeal his case to the higher courts. Altogether these and other protections tend to prevent the great injustice of convicting and punishing a man who is innocent. Even after conviction for a crime the man is given a chance in many instances, through probation and parole, to make amends for his conduct and to become again a useful member of society.

Fair Play and Dependents.—The principle of fair play is seen at its best in the care which is given to those who have suffered from some misfortune or disaster and are unable to take care of themselves. The spirit of fair play causes us to try to find an opportunity for every person

who is in difficulty and to care for those who are permanently disabled. Everywhere in this country the sick are provided for by the people of the community, the church, or the state. The helpless aged are also provided for. The insane, feeble-minded, and other dependents are given the best of scientific care. Dependent children are not



© *H. F. Guenin*

Roman Catholic Orphan Asylum

Modern children's homes provide playrooms and playthings for the children. The well equipped playroom in this New York orphanage is especially attractive.

deprived of the chance which belongs to all, for the community and the church make provision for their care and welfare.

Questions for Review

Why do our people seek to promote justice and fair play?

Do we mean by the statement, "all men are created equal," that

all men are alike physically and mentally or that all have equal rights and opportunities?

Mention ways in which the people secure and promote fair play.

How is fair play shown in the field of sports?

What does fair play in sports illustrate for the conduct of public officers?

What is done to provide equal opportunity for all?

Can we do more to help a person than to give him an equal chance with others?

What should we do for those who are handicapped?

Why is it fair play and justice to provide for such enterprises as roads, at public expense?

If there were no means of settling disputes, would people act fairly toward others?

Why does the promotion of honest trade help fair play and justice?

How is fair play assured to people charged with crime?

How is fair play assured to the unfortunate?

Questions for Community Studies

Give examples from the field of sports to show how rules and umpires promote fair play.

Give examples of the equal opportunities afforded to all people for education; for protection; for recreation.

CHAPTER III

COMMON WELFARE AND PROTECTION

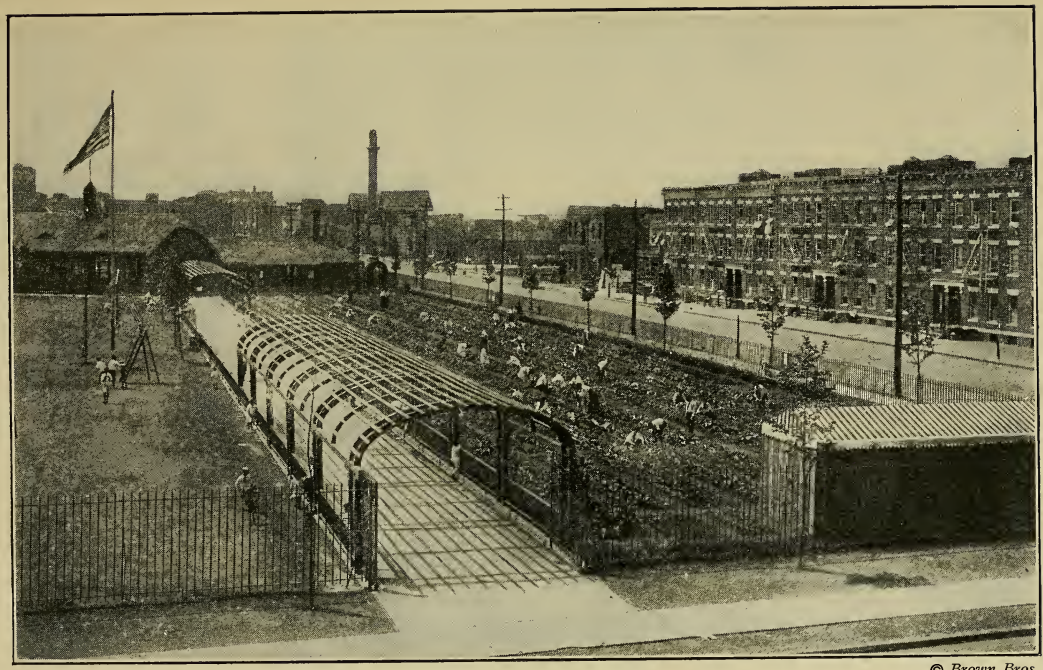
WHAT does the government do for the people to promote their welfare? We need to know in order that we may value our government more nearly at what it is worth to us. There is no doubt that, if each person could measure the value of the things which are done for him, he would give more ardent support to the government.

General Welfare.—The people acting through their government provide many things for common use which the individual could not provide for himself. The individual could not build highways, streets, or bridges for himself, but working together the people provide free roads, streets, and bridges for all at a very small expense to each. The money needed for these things is raised by taxation placed upon all.

Not many families could provide for the education of their children by private tutors. A large number of people provide for schools through their churches, but to supply the needs of all, the government builds schools, colleges, and libraries for rich and poor alike. Equal advantages are thus given to all.

The individual in the city could not provide parks and playgrounds for the health and recreation of himself and family. The city acting for the people preserves and beautifies great tracts of land for their comfort, health, and recreation.

Each city dweller could not provide for the removal of ashes, garbage, and waste which he creates. All of the city dwellers acting through the government readily provide



© *Brown Bros.*

A Public Playground and Garden

Many cities provide places for children to play safely and improve their time by making gardens.

sewer systems and garbage-disposal plants for the removal of waste. The individual farmer in a flat country could not provide by himself for the drainage of his land. If he should dig the necessary ditches he might harm his neighbors' land. All the farmers acting through the government provide for the building of great drainage systems which successfully drain the lands of all. The same is true of irrigation. One farmer or a few farmers could hardly build the necessary reservoirs and irrigation canals; the government, however, can build and maintain them for the benefit of all. The individual shipowner could not build docks and wharves, dredge rivers and harbors, or build lighthouses; but the government does all these things for the common benefit.

Many people receive the benefits of hospitals and benevolent institutions which are provided by religious or other organizations. All who need such help would not receive it except by the action of the government in providing liberally for the care of the sick, dependent, and disabled.

Farmers could not, single-handed, make the necessary experiments with crops and soil to improve agriculture. If they did the benefits could not readily be made of use to the people generally. The government acting for all provides support for agricultural experiment stations and publishes the results obtained so that all may profit by the use of the improved methods. Experiments of many kinds are carried on by various departments of the government which individuals could not possibly do for themselves.

The individual could not by himself have the advantages of the postal system, including the city and the rural deliveries. The government provides for postal service to the most remote regions as a service to all and at the bare cost of performing such service.

Common Protection.—The individual would be helpless also in protecting himself and his property if he did not have the coöperation of others through the government. The people as a whole provide for an army and navy because no individual could possibly protect himself from the invasion of his land by enemies. The individual must protect himself by union with his fellow countrymen.

© *Press Illustrating Service*

Mail by Airplane

Regular air mail routes have been established by the Post Office Department between some of the larger cities throughout the country.

Provision for fire and police protection would be of little effect if each person had to look out for himself. The people acting together prevent fires by requiring safe building, compelling the removal of rubbish, and by providing for fire departments at public expense. The government provides also for the prevention of forest fires and for

their control. Likewise, in protecting themselves from thieves and robbers, the people coöperate to employ police, constables, and other guards.

The individual is helpless to prevent the spread of dangerous diseases, but through coöperation the people may provide for the prevention of disease and the control of epidemics. The water supply or milk supply would spread typhoid and other dangerous diseases if the government did not provide for tests, inspections, and close supervision. The spread of plant and animal diseases, and insect pests would also go unchecked, with great harm to the people, if it were not for the government agencies which study and control such diseases and pests.

Clever frauds would also go unchecked if it were not for the action of the government. Food might be adulterated, drugs might be worthless, fertilizers might be cheap dirt, and cattle feeds might have no food value, through clever frauds, if the government did not provide laboratories for testing such products to determine their purity and worth.

The examples given will be sufficient to show how helpless the individual is when acting by himself, but how powerful he becomes when coöperating with his fellow men through government.

Questions for Review

Why should we know what the government does for the people?

Name some of the things which the individual could not provide for himself.

How could roads and streets be provided without government?

Show what the city does for the individual which he could not do for himself.

Show what is provided for the farmer which he could not readily provide for himself.

What are the evils against which governments provide protection?

Show why government is necessary to provide armies, navies, police

forces, fire departments, forest protection, insect pests, animal diseases, epidemics.

Explain why the people protect water and food supplies.

Why are public laboratories necessary to test the purity of goods?

Show why people must combine to prevent frauds.

Questions for Community Studies

Name the things through which the government helps the individual in your community.

Give all the ways in which the individual is protected by the government in your community.

CHAPTER IV

REPRESENTATIVE GOVERNMENT

The individual cannot do the actual work of running the common affairs, because if he did he would be employed a large part of the time, and therefore would have little opportunity for his own private pursuits. Since all men must make a living and strive for the betterment of themselves and their families, they cannot give a very large part of their time to public work unless, of course, they are specially employed by the public.

Since they cannot do the work themselves the people select individuals to do it and pay them as hired workers. The persons thus chosen are the representatives of the people who select them. They owe special duties of faithfulness to the wishes of those who trust them by choosing them as their representatives.

What is a Representative?—The idea of representation is simple. It can be easily illustrated by examples. An individual who has business in a distant place may send some one to look after it with authority to act for him. The man who is sent is a representative. Ten men, who have business in a distant place, or to which they cannot conveniently give attention themselves, employ some one as their agent or representative to act for them. People in a community who have work to do for the common benefit select representatives to do it. Any person who is selected to act for others is a representative

Kinds of Representatives.—Representatives are elected by the people to look after the work which is done for the

benefit of the people. The people select different representatives for various kinds of work. Each representative is given certain duties to perform. To make the rules or laws which regulate the affairs of the community, representatives are elected to city councils, state legislatures, and the Congress of the United States. These representatives assemble and have the power to speak for the people in deciding what laws shall be made for the city, in the city council; for the state, in state legislature; and for the nation, in Congress.

Another kind of representative does the actual work of carrying on the public affairs. Representatives of the people manage the public works, the police and fire departments, the army and navy, the post office, public schools, libraries, roads, streets, and the many other agencies for the common benefit.

A third kind of representative engages in the work of settling disputes between people and of deciding whether persons who are charged with the act are guilty of breaking the laws. These representatives are the judges of the courts, whose duty it is to see that all persons have fair play and justice, and that each person shall be honest with all the rest.

Whether the person is selected by the people to make laws, to carry on the people's work, or to decide differences between individuals or between individuals and the community, he is a representative of the people.

Representative government may be defined as a government in which the people's affairs are managed and controlled by representatives chosen by the people for that purpose.

Selection of Representatives.—Representatives are selected either through election by the people, or appointment by some other official. An elected representative is one

© *Ewing Galloway*

A State Legislature in Session

The representatives of the people of the state of Illinois are shown in session. The laws of the state are made here.

whom the people qualified to vote select as their choice by ballot. An appointed representative is one who is selected or hired by some other representative. The governor of a state and the mayor of a city are elected by the people and they appoint other officers. These officers, in turn, may select and hire other assistants.

Duties of Representatives.—It is the duty of a representative to do as those who select him want him to do. The representative who is selected to make laws is in duty bound to make such laws as the people want. As a representative, he is trusted with a solemn duty by those who select him. He cannot do as he alone wishes, for he is elected to speak for those whom he represents. All representatives are in honor bound to be faithful to the wishes of those who have trusted them as their representatives.

A representative may try to convince the people that they are wrong on any matter. He may find that he cannot agree to carry out their plans when he believes them to be wrong; but he must prove that he is right, or the people are likely to choose some one else who will do what they want him to do. A representative will strive to learn what his employer, the people, wants him to do, just as the representative of an individual will find out what his employer desires of him. If he finds that his employer wants him to do things which his conscience does not approve, he may refuse and put the matter up squarely to his employer to decide. In public matters a representative always does this when he asks the people to reëlect him. The people may then decide whether they approve his actions or not.

Questions for Review

How do the people do their work?

Why cannot the people do their common work themselves?

What is a representative?

What is representative government?

How are the officers and workers chosen who do the people's work?

Is a representative free to do as he pleases?

Suppose a representative thinks he is doing wrong in carrying out the wishes of the people, is he in that case in duty bound to follow the people's wishes? What should he do?

How many different kinds of representatives do we select in this country?

What does a representative in the legislature do?

Who does the people's work of providing roads, schools, etc.?

Who settles disputes between people?

How can the people approve or disapprove the work of a representative?

Should the people be able to discharge their representatives and employees?

Questions for Community Studies

Name all the kinds of work done by representatives of the people in your community.

Find out how the representatives who do the work of the community are chosen.

CHAPTER V

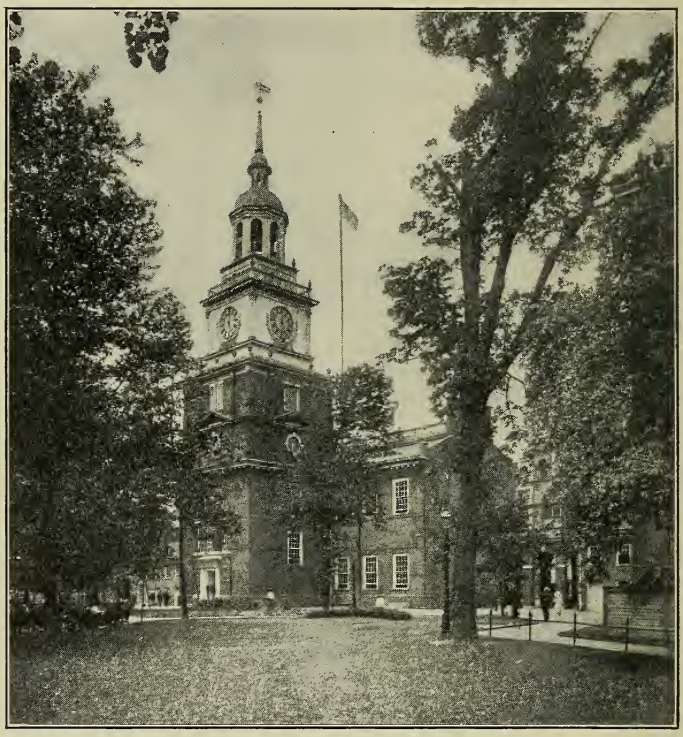
OUR AMERICAN GOVERNMENT

THE American Government is a representative government. The people choose their own representatives to make the laws by which they are governed, and under which they manage their own affairs. They choose representatives to carry on works and services of common benefit, and others to settle justly the differences and disputes between people. The American Government is called a republic, the term meaning, in common use, a representative government. The government is, in fact, a democracy. This means that it comes from the people through representatives whom they choose, and directly when the people decide questions by ballot. It is a democracy, because the government is controlled by the people.

The Organization of American Government.—The American government came into being in 1776 when the Declaration of Independence was signed. The declaration was brought about principally because the people objected to being taxed and governed without their consent, and without having representatives in the English Parliament. The nation thus began with the idea that the people should have a voice in their government.

When the Declaration of Independence was signed the thirteen colonies immediately organized state governments according to the representative form. Each of the states adopted its own constitution and government. There were thirteen separate governments, each acting for the people of a state. Five years later the thirteen states entered into

an agreement to work together under the Articles of Confederation, but each state kept full authority over its own affairs. There was no central government with power to



Independence Hall

The Declaration of Independence was signed in Philadelphia in this historic building which has been preserved to this day.

control any part of the people's affairs within the states. The state government was the only one which really had power.

The Formation of the Constitution.—When the Revolutionary War was over and the English troops had been withdrawn, the thirteen states, each a separate government, became more and more independent and jealous of each other. It looked for a time as though no union could be formed. Finally, however, a convention of representatives from all the states was called to consider especially the question of trade between the people of the different states. In this convention, which was headed by George Washington and which met in Philadelphia in 1787, the Constitution of the United States was framed.

The purposes of the Constitution are set forth in the Preamble, which every citizen should learn by heart: "We, the people of the United States, in order to form a more perfect Union, establish justice, insure domestic tranquillity, provide for the common defense, promote the general welfare, and secure the blessing of liberty to ourselves and our posterity, do ordain and establish this Constitution." No better statement of the purposes of government than this can be found anywhere.

The Powers of State and Nation.—The plan formulated by the Constitution in 1787 has continued to this day. By it a government with two heads was created. The states and the nation were the two heads. Each was given certain work to do, and in the work they were given to do each was supreme. The people merely decided to divide their work between the two governments—the states and the nation. In doing so, they made the states and the nation distinct from each other. The state cannot compel the federal government, or a single federal officer, to do anything for the state. The federal government cannot compel a state, or a single state or local official, to perform duties for the federal government.

The Constitution fixed the powers given to Congress. The article of the Constitution fixing such powers should be carefully studied (Article 1, Section 8). The powers which were forbidden to the state should also be carefully studied (Article 1, Section 10). Those powers not granted to the federal government were left to the states. The national government can therefore do only those things which are allowed by the Constitution of the United States. The states may do anything which is not granted to the United States, except those things which the Constitution of the United States declares the states cannot do.

State Government.—Each of the forty-eight states has a constitution which describes the powers of the state government and fixes limits of the state government powers. It is necessary that the state constitution be carefully studied because the work which is done by the state is very important to us. When we think of the constitution, we should think not only of the Constitution of the United States but also of the constitution of the state.

Local Government.—There are many needs which concern only the people of a community or a city, and which should, therefore, be looked after locally. We have developed local government in townships, counties, towns, and cities to take care of local affairs. When special needs arise, such as the draining or irrigation of land, a special local government—the drainage or irrigation district—is sometimes formed.

All local government in townships, counties, and cities is a part of the state government, and is, in no way, a part of the federal government. The states give to local governments the powers which they exercise. The local governments have only such powers as the states have granted to them. The federal government has no authority whatever

over the government of a township, county, town, or city. The federal authorities may be invited by the state authorities to come in and restore order, as in a riot or serious disturbance. In such cases the federal authorities may assume control of all affairs and take over the entire work of government. Even then they do not control the local governments; they merely take the place of them.

Amendments to the Constitution.—From time to time it has been found desirable to change or add to the Constitution, as new problems arose and it seemed best to give power to, or withhold powers from, the federal government. The federal Constitution has been amended nineteen times since 1789. That changes would be necessary was seen by the framers, and a way to make changes was provided (Constitution, Article 5). From time to time, also, the meaning of certain phrases in the Constitution has been interpreted to permit Congress to enact laws which had seemed previously to be beyond its power. Thus the general purpose of the Constitution, "to promote the general welfare," has been construed to give power to the federal government. For example, it was thought that the states had full control over such matters as child labor. In 1919, however, the federal government prohibited child labor by putting a heavy tax on goods made by child labor and intended to be shipped to another state.

States versus Nation.—Many people have argued for states' rights against federal power, while others have believed that the best interests of the country called for increased federal power. Many hold the view that when a duty can be performed better by the state than by the nation, it should be left to the state; if it can be performed

better by the nation than by the state, it should be performed by the nation.

It should be kept in mind that the power of the state and the nation and the control of all affairs come from the people, whether the power is exercised by the state or by the nation. The people give their power to two hands. The federal government is the right hand and the state government is the left hand. If the one hand is allowed to do all the work, it becomes too strong and powerfully developed, while the other grows weak and flabby. An even balance between the state and the nation is plainly the best plan. When the states cannot perform a duty fully, the nation must be called upon; but the nation should not be called upon to do things which the state may readily do.

Questions for Review

Why is the American government representative?

Why is the American government a democratic government?

When did the American government come into existence?

How was our government first organized?

Was there a central government of all the people?

What were the Articles of Confederation?

Why did the states find it desirable to form a central government?

When was the federal Constitution framed?

What men were prominent in framing the Constitution?

In what way was the people's power divided between the nation and the states?

Does the nation have any power over the state government?

Does the nation have any power over the city government?

Does the state exercise any power over the national government?

Explain what is meant by the statement that ours is a government with two heads.

How are amendments to the Constitution made?

How many amendments have been adopted?

Questions for Community Studies

Review the Declaration of Independence, the Articles of Confederation, and the adoption of the Constitution of the United States.

Study carefully the sections of the Constitution which name the powers granted to Congress, and also the sections which declare what states may not do.

Make a complete list of all the amendments to the Constitution.

Secure a copy of your state constitution.

CHAPTER VI

THE PEOPLE'S RIGHTS

GOVERNMENTS are created by the people to carry on their affairs, and are given power for that purpose. Those who are chosen to conduct the government are intrusted with the people's power while in office. The danger arises that bad or willful men may be chosen and use their power to oppress the people. To guard against this danger the people reserve to themselves certain rights which must be respected by those who run the government. It should be kept in mind that the people do not give the government their personal rights, but only such powers as are necessary for the benefit of all. The individual and the home have certain rights which are sacred, and cannot be given or taken away. The individual reserves the right to think as he pleases, and look after his private affairs and business as suits him best. He does not give the right to any one to tell him what he shall eat, drink, or wear, except when his practices in this regard might be injurious or immoral. A man may, for instance, be prohibited from securing harmful drugs or from destroying his own life.

The people reserve the right of free speech, religious liberty, freedom from search, protection against false arrest and imprisonment for debts, protection of property and life, and the right of trial by jury. These rights are guaranteed to everybody in America. They were won by centuries of hard struggles against despots in this and other lands, and are fixed as a guarantee in the state and national constitutions in the United States. No law can be passed

which takes away these rights, and no officer may lawfully prevent a person from exercising them. Those who try to take away these rights violate the constitutions of the state and nation.

Free Speech.—We believe in America that every person should have a chance to speak and write his opinions freely if he does not abuse the privilege. The right of free speech and free press is therefore guaranteed. The United States Constitution says that Congress shall make no law limiting the freedom of speech or of the press. The state constitutions make the same statement regarding the power of state legislatures. It is believed in this country that if the people are allowed to say publicly whatever they think, it will be safer than to attempt to keep them from talking. If men could not freely criticize the unjust acts of public officials, we would have no relief from tyrants. The right of free speech or free press does not protect a man when he makes statements that are not true, and which defame the personal character of any of his fellow men. False statements are called slander, and false written statements are called libel. A person is liable for damages if he slanders or libels another.

Religious Liberty.—At the very beginning of the settlement of America, the right to freedom of worship was fixed as a part of our institutions, and has remained as one of our most important rights. No law can be passed which deprives a man of the free exercise of his religious duties. No law can be passed which compels the support of any church, or which compels a man to go to any particular church. These rights are one of the goals which have caused people to come to America from other lands. People of all religious beliefs have sought freedom of worship in this country and have found it. Catholics and Protestants

alike founded colonies here for religious freedom. The earliest guarantees of freedom of worship in America were secured by Lord Baltimore, a Catholic, in Maryland; Roger Williams, a Baptist, in Rhode Island; and William Penn, a Quaker, in Pennsylvania.

Freedom from Search.—Another right in America is the freedom of every person from unjust interference in his home or his person. We accept the statement that "every man's house is his castle." No person or officer may enter a man's house without permission, unless a court has issued a warrant of arrest for a crime, or a search warrant to search for stolen goods. A person is also protected on the streets against unjust interference by others; he may not be seized or searched, except upon strong suspicion of guilt.

If it is believed that a man has committed a crime, or has secreted stolen property in his house, a warrant may be issued for his arrest, or a search warrant may be issued to search his house. The warrant must name the place to be searched and the person or thing to be taken. Without such a warrant an officer breaks the law himself if he attempts to force his way into any home. Any one can stop an officer at the door and demand to see his legal right to enter. In this way homes are made safe from petty officers who might annoy people by pretending to search for persons or things.

Protection of Property and Life.—Every person has the right to the protection of his property and his life. He also has the right to carry on his own occupation without interference from others. No man's property may be taken from him except for just cause by a court after a fair trial. If a man's property is needed for public use, as for the building of a road or street, it may be taken, but the owner must be paid the fair value of the property. In this way,

the man is protected, but the rights of all the people are safeguarded against the selfishness of one man, who might otherwise stop public works which are for the benefit of all.

False Imprisonment.—Another very important right is that which makes it impossible to send a man to prison without a fair trial. In some countries people are thrown into prison for pretended reasons, and are kept there at the whim of the officers. That has never been permitted in America, and, if done, it has been in violation of right and justice. The right of *habeas corpus* protects the citizen against false imprisonment. By this right the prisoner may demand that he be brought at once before a court to see if he is lawfully held. If a man is arrested, he has the right to demand a trial at once and to have his own witnesses and the assistance of a lawyer. He also has the right to be released from prison on bail until his trial, except in serious crimes when the evidence is strongly against him. Even if he is found guilty he may take his case to the higher courts. Sometimes it happens that mistakes are made, but the number of mistakes is not large. The purpose of all fair-minded people is to prevent imprisonment by mistake, even for a single day. It is a serious injustice to any one to be charged with a crime, or to be sent to prison without cause.

Imprisonment for Debt.—No person may be put in prison for debt unless he has committed fraud. This is a valuable right which saves people from being thrown into prison through no fault of their own. If a man were sent to prison for debt, he could not get out until the debt was paid. This would be impossible, because he could earn no money while in prison. Nowhere in America can a man be sent to prison, when, through misfortune or otherwise, he is unable to pay his debts.

Trial by Jury.—One of the rights which people hold very dear is the right of trial by jury. It has been believed for centuries in many countries, and always in America, that a man would be more secure from injustice if his case were decided by a jury of his fellow men. We have always had

© *Brown Bros.*

On Trial

The jury of twelve men sit in the box and hear the evidence for and against the prisoner. The judge sits on the bench to see that a fair trial is had.

the right of trial by jury. A jury consists of twelve persons, but in the justice-of-the-peace courts in some states, a jury of six is allowed. The jury decides the facts of the case and, in criminal cases, determines whether a person charged with a crime is guilty or not. When a jury has decided a case it is usually final unless appealed. In the case of a person who is charged with a serious crime such as murder,

once a jury has set him free he cannot be tried again for that same crime.

The people considered the right of trial by jury so important that they fixed in the Constitution of the United States the provision that "the accused shall enjoy the right to a speedy and public trial by an impartial jury of the state and district wherein the crime shall have been committed," and further, that in suits between man and man, where the value of property in question exceeds $20.00, "the right of trial by jury shall be preserved." The provisions apply to the courts of the United States. Every state in the Union has a similar provision in its constitution which makes certain that trial by jury may be had in all state and local courts.

Questions for Review

What do we mean by the term "the people's rights"?

Why is the government not permitted to interfere with the people's rights?

Can a person be told what he must or must not eat, drink, or wear?

In what cases may his food, drink, or clothing be regulated?

What is the right of free speech?

What is slander? What is libel?

In what ways is free speech sometimes restricted?

What is religious liberty? Why is it protected?

What is freedom from search? Why is it important?

How may a person or place be searched?

How are the property and life of each protected?

Why should the individual be compelled to sell his property for a public purpose?

Is it possible to compel a person to sell his property for use of a hotel, or factory, or an office building? Why should it not be possible?

What is the importance of freedom from false arrest or imprisonment?

What rights has a person who is accused of crime?

Why is imprisonment for debt unfair?

What do we mean by the right of trial by jury?

Why is trial by jury an important right?

Questions for Community Studies

Find out the rights of the people by examining carefully the Bill of Rights of your state constitution and the Constitution of the United States.

What is the method of search for stolen goods? Get sample of a search warrant.

What are the rights of the person accused of crime in your state?

Find out the method of selecting juries and the different kinds of juries.

CHAPTER VII

CHOOSING PUBLIC OFFICERS

THE principal task which the people have to perform in carrying on their government is the selection of the men who are to make the laws and manage public affairs. The people select officers by means of elections and by appointment. They choose some of their officers by ballot, and the officers who are elected appoint assistants to help carry on the work. Men who are chosen from among the people to look after the public affairs owe a special duty to do their work wisely and honestly. They are trusted by the people to do an important task for the common good.

The Pastoral Letter says:

> In a special degree, the sense and performance of duty is required of those who are entrusted with public office. They are at once the servants of the people and the bearers of an authority whose original source is none other than God. Integrity on their part, shown by their impartial treatment of all persons and questions, by their righteous administration of public funds, and by their strict observance of law, is a vital element in the life of the nation.

Who May Vote.—In this country, citizens twenty-one years of age and over have the privilege of voting in the selection of officers. Certain classes, such as paupers and criminals, are not permitted to vote. The privilege of voting has been extended from time to time. At first it was limited to men who paid a certain amount of taxes. Gradually it was extended to all men, and in 1920 it was made universal throughout the country for women as well as men. We have now reached the limit in granting the

right to vote. Probably no others will be included. Suggestions are made from time to time that the age be reduced to eighteen years, but this change is unlikely.

The privilege of voting may be withheld altogether, and certain limits may be placed upon it. Many advocate an educational qualification, and some of the states now

© *Keystone View Co.*

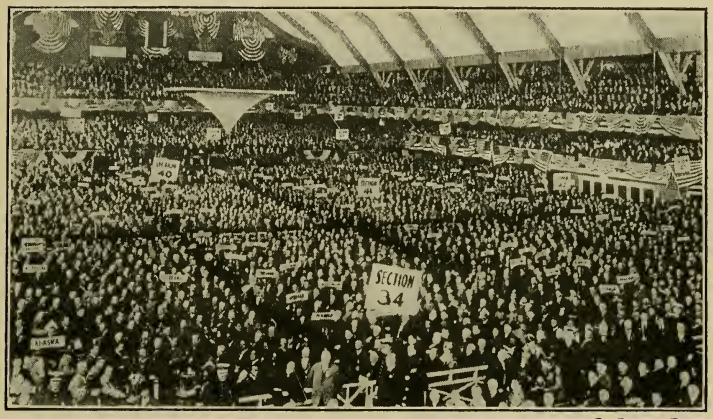
Men and Women Voting

Voters all over the country cast their ballots in places like this. The picture shows Ex-Governor Whitman of New York and Mrs. Whitman casting their ballots.

require it. Others advocate the payment of a poll tax before voting, and some of the states now require it. Such limitations, if they could be enforced justly, would doubtless be of advantage. Certainly a voter should have intelligence enough to vote properly.

The privilege of voting is not exercised by all who are entitled to it. Many thousands remain away from the polls on Election Day. Such people think so little of the

great privilege of voting that they fail to do the simple duty of casting their ballots. It has been urged by some that every person entitled to vote should be compelled to do so. Such a plan has not been adopted in this country. Probably it would be unsuccessful, since those who fail to vote are so lacking in a sense of duty that their vote, if cast, would not benefit the country.



© *Brown Bros.*

Selecting the Presidential Candidate

Representatives of the people composing each political party meet in conventions like this to select the persons who are to be candidates for President and Vice President.

Political Parties.—The candidates who are voted for at the elections represent political parties. A political party is a body of people who believe in the same general principles and ideas of government and work together for the purpose of promoting those ideas and principles. We have generally had two main political parties in this country. There are always several smaller parties which receive a goodly number of votes. Occasionally a new

party comes into prominence, as in 1912 when the Progressive Party was formed. Each political party is managed by officers chosen by its own members. The principal business of the party is to put forward candidates for office, and to strive, after the election, to secure the adoption of the principles for which the party stands.

Nomination and Election of Candidates.—The political parties name the men who are to be voted for. The parties do this either by voting directly for candidates within the party at primary elections, or by calling a convention of representatives of the party members who select the candidates. Throughout most of the states, nominations of candidates are now made by direct vote at primary elections. On a certain day candidates for nomination in each party are voted for, and those who receive the largest number of votes are declared to be the nominees of the party. The candidates of the various parties are then voted for at the general election, and the ones who win the election assume control of the offices to which they are elected. The convention system is used in a few states, and also for the selection of candidates for President and Vice President. Delegates are elected from the various districts, and these delegates meet and choose a candidate. Candidates for President and Vice President are chosen by delegates who come from each state and each congressional district to a single convention where candidates are chosen by the delegates.

Presidential Elections.—The form of election of President and Vice President is different from other elections. The votes of all of the voters of the country are not counted as a whole; they are counted by states. Each state is allowed a number of votes, called electoral votes. There are as many in each state as there are representatives in

the House of Representatives and senators in the Senate of the United States. New York has forty-three representatives and two senators and therefore has forty-five electoral votes. Nevada has one representative and two senators and has three electoral votes. The candidate who carries a state receives the electoral vote of that state. The candidate who receives more than half the electoral votes of all the states is elected. Under this system it may happen that a candidate may receive more than half of the votes in the whole country and not receive more than half of the electoral votes of the states.

Majority and Plurality.—When a candidate receives more than half of all the votes cast at an election he is said to receive a majority. When he receives more than any other candidate he is said to have a plurality. In most elections the man who receives a plurality is elected. In presidential elections the candidate must receive a majority of the electoral votes of the states. In some states and cities if no candidate receives a majority the two highest candidates are again voted for at another election. One or the other will thus receive a majority. The evil of the plurality system is that when there are several candidates one may be elected even though he may not have more than twenty or twenty-five per cent of the votes cast. The difficulty of the majority system is that when there are several candidates no one is likely to have a majority.

Corrupt Practices.—Unfair methods are often used to win an election. Men sometimes buy votes. Voters are sometimes kept from voting by threats. Ballot boxes are sometimes stuffed with false ballots, and ballots are falsely counted. Such methods result in the defeat of the people's desires. Candidates, elected by corrupt practices, will serve the interests that bought their election instead of the

interests of the people. It is proper to use a reasonable amount of money to defray the necessary expenses of a campaign for election, but it is improper to use more than a reasonable amount. All good citizens will strive to see that elections are honestly conducted. There is no crime

Photo by Knobeloch

The American Spirit

Cardinal Gibbons and his close friend President Roosevelt, great American citizens, who typified the ideals of our country.

worse than the buying of votes or the stuffing of a ballot box. "Government of the people, by the people, and for the people will perish from the face of the earth if bribery is tolerated," said President Roosevelt. "The givers and takers of bribes stand on an equal preëminence of infamy." The people cannot manage their own affairs honorably if they permit corrupt elections to take place. Laws have

been passed in all of the states to prevent such practices and conditions are much improved, but there are still many cases of the election of men by bribery and other corrupt methods.

Clean Politics.—The highest duty of the citizen is to promote the selection of officials who are upright and honorable. This end can be secured only when every dishonest practice is removed from government. Such practices can be removed readily, if all honest citizens understand public questions and devote a reasonable amount of their time to the selection of able and honest men, and in securing honest laws and just conduct of affairs on the part of all officials. Many citizens fail to do their civic duty. They excuse themselves on the ground that politics are corrupt. The excuse is worthless. If politics are corrupt, it is because the citizens are not honest, or they do not do their duty. Conditions grow worse in proportion as honest citizens refrain from voting, or fail to vote intelligently.

In civic matters citizens should possess the faith of Cardinal Gibbons who, after long experience, declared:

> Evil cannot reach and hold high position either in politics or in business in this nation. That is one reason why I say, "Young man, expect great things of America!" For no matter how the periods of action and reaction may follow one another the trend of American life is steadily upward. The people deserve to be trusted and no man will go far in a democracy who does not have faith in it.

The Pastoral Letter spoke strongly on this point:

> In its primary meaning, politics has for its aim the administration of government in accordance with the express will of the people and for their best interests. This can be accomplished by the adoption of right principles, the choice of worthy candidates for office, the direction of partisan effort toward the nation's true welfare and the purity of election; but not by dishonesty. The idea that politics is exempt from the requirements of morality is both false and pernicious; it is

practically equivalent to the notion that in government there is neither right nor wrong, and that the will of the people is simply an instrument to be used for private advantage.

The expression or application of such views accounts for the tendency, on the part of many of our citizens, to hold aloof from politics. But their abstention will not effect the needed reform, nor will it arouse from their apathy the still larger number who are so intent upon their own pursuits that they have no inclination for political duties. Each citizen should devote a reasonable amount of time and energy to the maintenance of right government by the exercise of his political rights and privileges. He should understand the issues that are brought before the people, and coöperate with his fellow citizens in securing, by all legitimate means, the wisest possible solution.

Appointment to Office.—When a person is chosen to an office, he is given power to name certain assistants. The people could not possibly give the time to elect all the officers, assistants, and helpers. The better plan is to select the head and permit him to appoint assistants. Such appointments are made usually for a certain number of years, but sometimes they are made without any definite term, and the one who makes the appointment may discharge assistants whenever he sees fit. When a person is chosen for a definite term he has a right to hold the office for that term unless he proves himself unfit.

Civil Service.—There are so many assistants and employees of the government departments that it has been found wise to select most of them by examinations. Such examinations are conducted by civil-service commissions, the appointments being given to those who stand highest on the list. Formerly, appointments were given to party members as rewards for service in campaigns. When a party came into power it turned out all the old experienced officials and assistants, and gave the jobs to men of their own party. That system meant poor service, because a

man's fitness did not count. He was turned out regardless of his ability and his place given to a party worker. The civil-service system has done away largely with the "spoils system," as the selection of party friends for public offices was called.

Questions for Review

Why is the election of officers the principal task of the people in carrying on their government?

Who are entitled to vote in your state?

Who are not permitted to vote in your state?

Is an educational qualification for voting a good policy?

Is the payment of a tax as a test for voting a good policy?

What is a political party?

What political parties are most prominent in your state and community?

How are candidates nominated for office?

What is the direct primary?

What is the convention system?

Which is in use in your community and state in nominating candidates?

What is the meaning of the term "electoral votes" in presidential elections?

Explain how the President of the United States is elected.

What is a majority? A plurality?

Is it best to elect by a plurality or a majority vote?

Why should corruption in politics be stamped out?

Are all public officers elected? If not, how are they chosen?

What is the meaning of civil service?

Questions for Community Studies

Write an essay describing how local officers are elected in your township, county, or city.

What officers are elected, and what officers appointed, in your local government and state government?

Secure sample ballots used at primary and general elections and carry on a mock election.

CHAPTER VIII

MAKING LAWS

The people in this country make the laws which govern them. They do this either through representatives whom they choose for the purpose, or by direct vote for or against measures presented to them. The people of a city select councilmen, or commissioners, to make the laws which are especially needed for the city. The people of each state elect representatives to the state legislature to make the laws needed for the state. The people also elect a Congress composed of representatives and senators who make laws for the United States. In America we have not one, but several, lawmaking bodies. The laws of city, state, and nation are made by the people, since representatives act for the people who select them. In some cases the people themselves, by means of direct vote through the initiative or referendum, actually make laws.

Reasons for Laws.—Laws are rules which govern people in their relations to each other and provide for the common good. The object of laws is to provide for public enterprises and to keep people from doing things which interfere with the rights of others. Laws are necessary because some people will not play fair with their fellow men, and must be prevented from committing wrongs upon others. Even a small group of people must have laws or rules to govern their work. A school could not be run, or a game played, without rules. If every one did as he pleased, there would be no school and no game. People would not be safe upon the streets if it were not for laws or rules. If men were allowed to

do as they pleased, there would be constant interference with the rights of others by selfish and wicked individuals. Rules are necessary so that people who want to do the right thing may know how to do it. It is necessary, where there are so many dangers, to have a large number of laws to protect the life, property, and happiness of people. There should, of course, be no more laws than are necessary to properly protect the rights of the people.

Equal Voice in Making Laws.—The people of the country do not elect representatives to Congress, nor do the people of the states elect representatives to the state legislatures. The country is divided into districts. Each district elects one representative to the House of Representatives and each state elects two representatives to the Senate of the United States. Each state is divided into districts for the election of representatives and senators in the state legislature. Cities also elect representatives in the city council by districts in most cases, although some cities elect councilmen or commissioners by the vote of the entire city.

The districts into which a city, state, or the country as a whole are divided should be as nearly equal as possible. This is necessary, if we are to have equal representation. Each representative should represent as nearly as possible the same number of people. It would not be fair to have districts greatly unequal in population. It is not always easy to make representation equal, but equality is the ideal for which we should strive. In the case of the Senate of the United States, each state regardless of size elects two senators, and each state is entitled to at least one representative, although its population may not be equal to the average for the country.

City Laws.—The laws necessary to carry on the affairs of the city are made by the city council, or the city com-

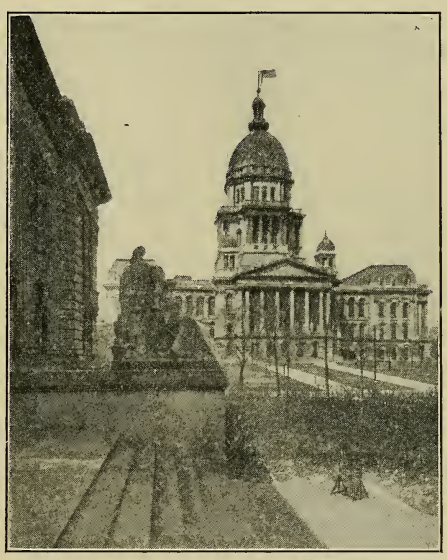
mission. The council or commission is a body of men elected by the people to make laws for the city and to supervise the management of city affairs. City laws are generally called ordinances. The mayor has the right to approve or veto ordinances, but the city council may, in most cases, pass the act over the mayor's veto, in which case the act goes into effect. The need for laws and rules in the city is great. People live close together in the city, and there is more danger of conflict between the citizens and greater possibility for accidents, disease, and other calamities. Street traffic alone requires many ordinances to regulate the conduct of those who drive or walk upon the streets. It would not be safe if traffic were not closely regulated.

The spread of disease is another danger which requires close attention in the city. People live so closely together that contagious diseases spread easily. Many regulations which are unnecessary in the country are needed to protect the people of a city against epidemics. The city must also bring its water supply and food supply from outside and great care must be taken to see that they are pure and free from disease. The city must also provide for the disposal of waste. Protection against fires and against criminals, who flock to the cover of the city, is also necessary. These matters are city problems, and therefore the city provides for them.

In some cases full right to manage their own affairs is given to the city by the state. This is called home rule. In other states the city cannot do all that is necessary for its own benefit, but must ask permission of the state. In some states nearly all the laws for the city are made by the state. This is generally a bad system, because the people of a city know best what they want for themselves

and should, therefore, have home rule. In those things which concern the people outside of the city, as well as inside, the state must take a hand also.

State Laws.—There are forty-eight states in the Union, and each state takes care of the affairs of the people within its own boundaries. We have already seen that the thirteen original states formed the federal government, gave it certain powers, and left the rest of the power in the hands of the state. Thirty-five new states have been added to the thirteen original ones, and each has the power which was reserved to the states when the federal Constitution was adopted.



© *Ewing Galloway*

A State Capitol

This beautiful capitol at Springfield, Illinois, is an example of a state building provided for the carrying on of the people's business. Here the legislature assembles.

State laws are very important to the people, because they relate to those things in which the people are most interested, such as highways, schools, drainage, charities, and elections. The state legislature which makes the laws for the state consists in all of the states of two houses, one called the senate, and the other the house of representatives,

or the assembly. A law, in order to be passed, must be approved by each house, and then must receive the approval of the governor of the state. If the governor disapproves a measure passed by the legislature he may veto it, and the measure cannot become law unless passed again by both houses, usually by more than a majority vote. State legislatures meet at the capitol every two years in most of the states. Six of the states have annual sessions.

Federal Laws.—The laws which are needed for the country as a whole are passed by the Congress of the United States, which consists of the Senate and the House of Representatives. The Senate consists of two senators elected from each state, and the House at this time contains 435 members elected by districts into which each of the states is divided. The powers of Congress are fixed by the federal Constitution and should be carefully studied (Article 1, Section 8). Congress has the right to pass any law which is permitted by the Constitution. To pass a law it must be approved by both houses, the Senate and House of Representatives, and then receive the approval of the President. If the President disapproves, Congress may pass it over his veto by a two thirds vote in each house.

The Initiative and Referendum.—Most of the laws for the city, state, and nation are made by the legislative bodies, but the people have the right to make laws themselves. In about half of the states at this time the people may, by means of the referendum, require that a law passed by the legislature be submitted to them for approval at an election. If the majority votes for the bill it is passed; otherwise, it does not become a law. Likewise, in a large number of the states, a law may be passed by means of the initiative without the aid of the legislature at all. A

certain number of people may sign a petition asking for a certain law, and the matter is then presented to the people at an election. If the majority votes for the law it is passed; otherwise, it is defeated. All of the states submit changes in their constitutions to a vote of the people for approval. Some of them require that certain questions, such as bond issues, shall be submitted to a vote of the people.

The initiative and referendum are used in many of the cities of the country to pass or defeat ordinances by vote of the people of the city. Bonds issued by cities are generally submitted to a vote of the people.

The laws passed by Congress are not subject to a referendum of the people. The people cannot pass laws for the nation by means of the initiative.

Responsibility to the People.—It should be kept clearly in mind that representatives in city councils, state legislatures, and in Congress speak for the people whom they represent and not for themselves. The people are the source from which the power to make the laws comes. They make the laws through representatives. They use the initiative and referendum in order to make sure that those whom they select carry out their wishes.

A representative in the lawmaking body of the city, state, or nation should try earnestly to find out what the people want. He will exercise his own judgment as to whether a law should or should not be passed. He must finally win the approval of the people of his district for his actions, for if they do not approve, they may defeat him when he seeks reëlection. A representative should stand up boldly for what he believes to be the right, even though the people of his district may be against him. In the long run, however, he must do what his people want him to do, or convert them to his point of view.

It should be clear to every one that when laws are passed they become the voice of the people and must be obeyed. Some people may not like them, but if the majority want the laws and lawfully pass them, the few who oppose them must give way to the majority and obey them. The desires of a few men cannot stand against the majority. But even the majority may not pass laws which invade the rights of the individual, such as the right of free speech, freedom of religious worship, trial by jury, freedom from false imprisonment, imprisonment for debt, and freedom from unreasonable search. These rights are guaranteed by the Constitution, and lawmaking bodies are given no authority to interfere.

Laws Should Promote Justice and Fair Play.—Laws can have no other justification. Mistakes may be made, but they can be corrected. The best interests of the people are served when laws are passed after careful study to see that they promote justice and fair play to all. To accomplish this purpose, the closest attention should be given to the selection of men as lawmakers, who are able and honorable and devoted to the principles of justice.

The Pastoral Letter of the Archbishops and Bishops of the United States said:

> The conduct of one's own life is a serious and often a difficult task, but to establish by the use of authority the order of living for the whole people is a function that demands the clearest perception of right and the utmost fidelity to the principles of justice. If the good of the country is the one real object of all political power this is preëminently true of the legislative power. Since law, as the means of protecting right and preserving order, is essential to the life of the state, justice must inspire legislation, and concern for the public weal must furnish the single motive for enactment. The passing of an unjust law is the suicide of authority.

Questions for Review

What are laws?

Who make the laws of the city? The state? The nation?

Why are laws necessary? Give examples.

Why should each representative represent an equal number of people?

Do you have a city council or a city commission in your city?

How are laws made in your city?

What is meant by "home rule"? Why is it desirable? When is it not desirable?

Describe the state legislature of your state.

How are state laws passed?

How often and when does your state legislature meet?

Describe the Congress of the United States.

How are national laws passed?

Review the kinds of legislation which Congress may pass (Constitution of the United States, Article 1, Section 8).

What is the referendum? The initiative? Describe their use in making laws.

Should a representative vote as he pleases?

Should a representative vote just to please the people?

When should a representative act independently?

Why should laws be obeyed?

Show why representatives should strive always for justice and fair play.

Questions for Community Studies

Learn how the city council or commission works in your city.

Collect samples of ordinances.

Secure copies of the rules of the state legislature from your representative or senator.

Get samples of bills and laws.

Secure samples of bills in Congress for the school by writing to your representative or senator.

CHAPTER IX

CARRYING ON THE PEOPLE'S WORK

We have seen that the people, either by themselves, or through their representatives in the city councils, the state legislatures, and in the national Congress, decide what they shall do for their common benefit and protection. After the laws are made which decide what is to be done, the next problem is that of carrying on the work. Who will manage the work which is to be done? The people, of course, cannot get together to do, or even manage, this work. The people have their own pursuits to follow. They cannot give a large amount of time to the common work even if it were possible for them to come together to do so. The people of a single city could not easily assemble to do a piece of work. The people of a state or of the nation could not possibly do so.

The Executive Department.—The people select representatives to carry out what they have decided to do. There must be many such representatives because there are many kinds and great amounts of work to be done. There are the schools, health and fire departments, armies and navies, waterworks, roads and streets, post offices, and numerous other things to be conducted and managed.

The department of the government which carries on the people's work is called the executive department. The people elect the chief executive, who in the city is called the mayor; in the state, the governor; and in the nation, the President. The people of cities, states, and nation also elect other officers. They elect these men and then expect

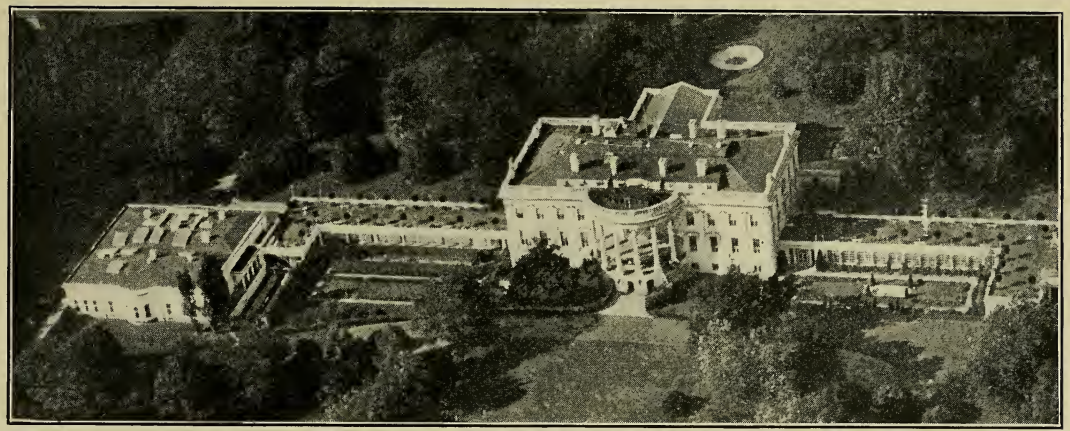


Photo by Manufacturers' Aircraft Assn.

An Airplane View of the White House

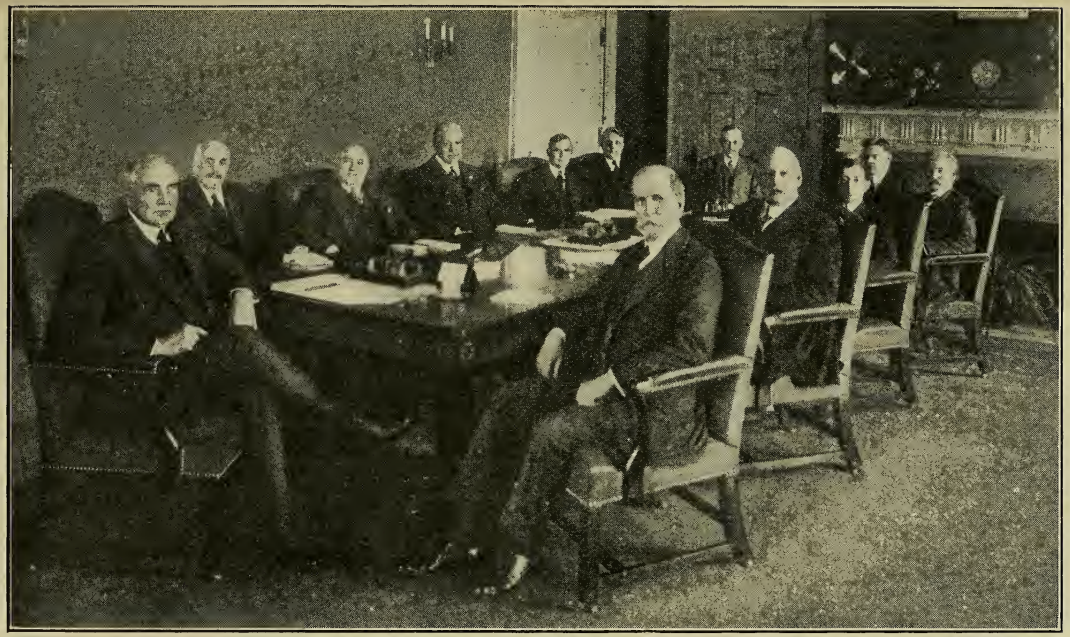
The White House is the home of the President in Washington. The President's office is in one of the wings. The other executive offices of the government are located in buildings near by.

them to carry out their wishes in executing the laws and carrying on work for the common benefit.

The people cannot elect every person who is to do their work. They could not easily pick men with the right qualifications. They elect their chief officers and leave to them the selection of assistants and workers. It is always easier to select one man and make him responsible for the assistants whom he selects and for the work which he manages.

United States.—The people of the United States elect only two executive officers, the President and the Vice President. The President when elected appoints his Cabinet, who are the chiefs of the departments, and they, in turn, select their principal assistants. Most of the persons who do the public work of the United States are selected by civil-service examinations and remain in the service as long as they perform their duties faithfully. The President, or his assistants, do not appoint new workers except when there is a vacant place, and then such appointments are made from the lists of those who have passed the civil-service examination. The President may remove any head of a department. It is therefore possible to hold the President responsible if he retains men who are unfitted to do the necessary work. It is, on the other hand, only fair to praise the President when things are done right, since he is responsible for the appointment of the men at the head of each department.

The Vice President, who is elected at the same time as the President, does not have many duties to perform. He is the presiding officer of the Senate and acts as chairman at its sessions. He is elected principally to become the President of the United States in case the President should die, resign, or be unable to perform his duties.



© *Clinedinst*

The Cabinet in Session

The President and his Cabinet meet regularly at the White House. The heads of the various departments compose the Cabinet. The Vice President is sometimes invited by the President to sit as a member of the Cabinet.

The President's Cabinet.—The principal officers who work under the direction of the President are the members of the Cabinet. There are ten members of the Cabinet. The Secretary of State looks after relations with other countries and keeps the official records. The Secretary of the Treasury is the financial officer of the government. He collects the taxes and attends to the nation's finances. The Secretary of War looks after the equipment and management of the army. The Secretary of the Navy looks after the equipment and management of the navy. The Attorney General is the legal officer of the government. He attends to legal matters in which the nation is interested and advises the nation's officers in matters of law. The Secretary of the Interior is charged with control of the public lands of the United States, the relations with the Indians, and the management of many public works. The Postmaster General manages the postal system of the country. The Secretary of Agriculture aids in the study of farm problems; manages the Weather Bureau; prevents the spread of animal and plant diseases; regulates the grading of grain; and issues educational literature on farming. The Secretary of Commerce aids the commercial work of the country, particularly by giving information on local and foreign markets. The taking of the census is done by the Bureau of the Census of this department. The Secretary of Labor is engaged with the problems of labor, the settling of disputes between labor and capital, and the study of labor problems.

Each of these departments has many separate divisions and bureaus to do the many things which the nation must do. There are, in addition, other important boards. The Federal Reserve Board controls the banking system. The Interstate Commerce Commission regulates the railroads.

The Farm Loan Board has charge of the farm loan banks. The Trade Commission seeks to prevent unfairness in business, and the Civil Service Commission holds examinations to select employees of the government.

The States.—The chief executive officer of the state is the governor. The people themselves elect the governor and several other state officers. The management of affairs is divided to some extent between the governor and these other officers. This makes it hard to blame any one when things go wrong, or to praise any one when things go right. It is harder to decide who is to be blamed or praised, when there are several men responsible, than when one is in complete charge. The governor appoints a number of assistants who have charge of important work. He does not, however, have entire control of the management of state affairs in the same way that the President has in national affairs.

Each state has a secretary of state who keeps the state records; a state treasurer who has charge of the funds of the state; a state auditor who is the bookkeeper of the state's accounts; an attorney general who is the legal officer and advisor of the state; a superintendent of public instruction who supervises the public schools. These officers are usually elected by the people.

There are also, in most states, a state bank commissioner who supervises state banks; an insurance commissioner who supervises insurance companies; a railroad, or public utilities commission, which regulates railroads, street railways, water, gas, and electric companies; a conservation department, or state geologist, to study natural resources and prevent waste; a labor department, called by different names, to inspect factories, prevent accidents, settle labor disputes, and look after the settlement for injuries to workers in industry. There are other officers in several of

the states each charged with special duties in performing the people's work.

The City.—In the cities, the people elect a mayor and usually some other officers, such as the city clerk, city treasurer, etc. In many cities, the mayor selects all important city officers, and is given complete management of the city's affairs. Here the blame can be fixed on one person if things are not done right. The city officers have to do principally with the police and fire departments, the protection of health, the laying out and care of streets, the building of public works, the conduct of the public schools, and the keeping of accurate accounts. In a great many cities the people elect three or five men as a commission who take the place of the mayor, and who are given charge of the entire affairs of the city. This is called the commission form of city government. In a number of cities the commission which is elected by the people selects a business manager who runs the affairs of the city, just as the head of a plant runs an ordinary business.

The County and Township.—Local affairs outside of the cities and towns are managed by the county and township. In a number of states the county is the more important; in others, the township is of greater importance. The township and county look after the building and care of roads; the care of the poor; the direction of rural schools; the protection of the people against crime and disease; and the management of local public works.

Removing Officers.—In most cases, when a man is elected by the people as their representative, he holds office for a definite length of time. Usually the term is from one to four years. If at the end of an officer's term he wishes to succeed himself, the people may reëlect him, if he has done good service, or defeat him, if he has not. It is neces-

sary that all citizens know whether a man has done good work in order that they may reward those who do good service, and defeat those who do not.

In a number of cities and states, a plan of discharging officers has been put in use. This plan is the recall. By the recall, if a man does not give good service, a certain number of people may demand that he be removed. If a petition is filed demanding removal, an election must then be held to decide whether the man is going to be kept in office or turned out. Any employee may be discharged by his employer when he fails to do good work, and the recall applies the same idea to public officers. In general, however, men are not removed by the recall except for very serious causes. Generally the only way public servants are removed is at the regular election when the end of their term comes.

Questions for Review

How is the people's work carried on and managed?

What part of the management of public affairs do the people themselves perform?

What is the executive department?

What is the chief executive officer of the city? The state? The nation?

How are assistants chosen?

Explain the Executive Department of the United States.

What is the term of office of the President and the Vice President?

Give the names of the departments of the national government.

What are the duties of the Vice President?

What are the duties of the different Cabinet officers?

Explain the executive department of the state government.

How are state officers chosen?

Give the names and duties of the principal state departments.

Explain the city government.

Do you have a commission form of government?

What is the business manager form of city government?

What is the principal work of the counties and townships?

How are officers removed from office?

Questions for Community Studies

Make a list of the departments and boards of the federal government. Secure the information from the congressional manual which may be secured for the school from your senator or representative in Congress.

Secure a copy of the yearbook or legislative manual of your state for the school library.

Make a complete list of all state officers, boards, and commissions in your state.

Make a complete list of all city departments with the duties of each.

Make a list of county and township officers with the duties of each.

CHAPTER X

THE WORK OF THE COURTS

Courts are maintained for the purpose of settling disputes over personal or property rights. Their duty is to see that justice is done to all men. They try cases of persons who are charged with breaking the laws, and fix the punishment of those who are found guilty. Nearly every person has need at one time or other to make use of the courts. Their work therefore is of great importance.

If a dispute arises between two persons over the ownership of property which they cannot settle by themselves, the courts are called upon to decide which is right. If one man does harm to another, he may be sued in court for damages, and the court will decide the matter. When a man dies and leaves property, the court sees to a fair distribution among the heirs. These are simple examples of the way in which men use the courts to secure their rights.

The Courts and Crime.—There is the other side of courts, the criminal side, which deals with persons who are charged with breaking the laws. It is plain to every one that when laws are made, they must be obeyed, or they become useless. Even the simplest rules of the home, or the school, when not obeyed, are of no value. The courts are called upon to decide the question whether a man who is charged with breaking a law really did break it. If he did break the law, the court fixes the punishment which he ought to suffer.

Juries.—All persons accused of crime are entitled to be tried by a jury. People are also entitled to a jury trial when they desire it in settling disputes over property. A

unanimous decision of the jury is necessary to convict any one of crime. Usually such decision is necessary in civil matters, but in some states a decision may be made in civil cases by a two thirds or three fourths vote. The grand jury is a body created to investigate crime. The grand jury does not try cases. It secures the evidence and determines whether this is sufficient to warrant making a charge against a person. If it so decides, it charges the person with crime by indicting him. He is then tried in the trial court.

Prosecutors and Defenders.—The public employs prosecutors whose duties are to collect and present evidence against persons accused of violating the laws. Such officials are usually called prosecuting attorneys or district attorneys. In recent years it has been recognized that there should be defenders also, so that persons accused of crime might be assured of justice. Some communities have therefore created officials called public defenders. All states provide that a person accused of crime shall be entitled to the services of a lawyer at public expense, if necessary.

Justice-of-the-Peace Courts.—The simplest court of all is the justice-of-the-peace court, where disputes over small amounts of property or claims for small debts are brought. The-justice-of-the-peace is usually elected by the people as the people's representative in settling these small cases. When one man sues another man for a small amount he makes the complaint to the justice-of-the-peace court. The constable or other officer serves complaint on the person against whom it is made. That person is then required to appear before the justice at a certain time and have the case heard. Persons charged with the lesser crimes are also brought before the justice-of-the-peace. Such cases

are tried before him. The justice is allowed to decide some matters himself, but usually in cases of disputes over property or claims, a jury may be demanded. Nearly always in the case of a person charged with a crime, a jury is demanded to try the case. A person who loses in the justice-of-the-peace court may take his case to a higher court.

The City Court.—In cities, most of the cases, in which men are charged with crimes, are brought before the city court rather than the justice-of-the-peace court. The city court tries cases of persons who are charged with breaking the city laws, and also those who are charged with the lesser crimes, such as drunkenness and assault. In most of the cases in the city court, the city judge decides. Any person who does not feel that justice has been done him may appeal to the higher courts.

The County or Circuit Court.—The county court, or, as it is called in some states, the circuit court, or district court, is the next higher court. Its purpose is to try the more important cases which do not come before the justice-of-the-peace court or the city court. In most places the court tries cases between persons over property, and also tries persons who are charged with breaking the laws. In many of the larger cities a separate criminal court is provided which handles all the cases in which persons are charged with breaking the laws. A person begins a suit in the county court against another person in the same way that he does in the justice-of-the-peace court. A complaint is made and the person complained of is summoned by the officers of the court. On a certain day he must appear, and on a day which is fixed by the court the case is tried. The judge of this court may decide the case unless one of the parties demands that it be decided by a jury.

The Criminal Court.—A person who is charged with crime is first arrested and brought into court. A day is fixed for a hearing, and in most cases the man may be released on bail until the time of trial. The man who is charged with crime usually demands a jury to decide whether or not he is guilty. The judge acts as the umpire to see that the facts are brought out fairly on both sides. If a man is found guilty, the judge fixes the sentence.

Appeals to Higher Courts.—Any person who has had his case tried in the court, and who has lost, may appeal to the higher courts on the ground that he did not receive a fair trial. In matters of this kind the people are very careful to see that every one can get justice by appealing to higher courts. These courts go over the facts in the case and decide whether a fair trial has been had. A case may be taken to the highest court in the state, which is generally called the supreme court. In some cases it may go still higher to the Supreme Court of the United States.

All of this court process costs money and a man is unwise to begin suit unless he knows that he has a good case. All persons against whom complaint is made should attempt to settle the matter outside of court, unless they feel sure that they are right.

Some courts may make mistakes. Juries may also make mistakes. But when the chance is given to have judges go over the whole case on appeal, it is reasonably sure that justice will be done.

The United States Courts.—The last type of court to be discussed is the United States courts. We have seen that some matters are city matters; some matters are state matters; and some matters are national matters. Whenever any person violates the laws of the United States, he is charged with the crime in the United States courts and

is tried in these courts. The court which tries him is the district court. If he is found guilty he may appeal to the next higher court, the circuit court of appeals, and then to the Supreme Court of the United States.

The federal courts have charge of all cases of importance between citizens of different states or in settling disputes between states. Suits are begun the same as in the state courts. The complaint is made and the person is summoned to answer to the complaint. At the trial the case may be decided by the judge or by a jury.

The Supreme Court.—The Supreme Court of the United States is the highest court in the land. It consists of nine judges who are appointed by the President for life. This court is held in Washington in a room set aside in the Capitol. It does not try cases. It goes over the cases which are tried in the lower courts to see that justice has been done. Cases may be appealed from the federal courts to the Supreme Court, and some cases may be appealed from the state courts. When the decision is made in this court there is no higher authority to which to appeal. The President, however, may pardon or lighten the sentence of persons convicted of crimes under federal laws.

The Courts and Fair Play.—It is the duty of the court to promote fair play among people. It is its duty to promote fair play on the part of the community toward the individual and of the individual toward the community. It is a matter of the greatest importance, therefore, that judges and juries be of the highest character. It is also of the greatest importance that every decision be made with the single object of promoting right and justice.

Questions for Review

What is the function of courts?

Give several ways in which we use the courts.

What is the work of the courts with respect to crime?

What is the reason for having prosecutors?

What is the reason for guaranteeing every one the aid of a lawyer when accused of crime?

What is the purpose of the public defender?

What is a jury?

Why do we favor jury trials?

What is a grand jury?

Describe the justice-of-the-peace court; the city court; the county or circuit court.

How is a person tried for crime?

Name the United States courts.

Do United States courts try persons who break city or state laws?

Do state courts try persons who break federal laws?

Describe the United States Supreme Court.

Why should the courts be especially careful to promote fair play and justice?

Questions for Community Studies

Secure samples of all of the documents used in the justice-of-the-peace court such as warrants, summons, subpœnas, etc.

Name all of the courts in your community.

Write out the process by which a suit between two persons would be tried.

Detail the process by which a person would be tried for a crime in your community.

Find out how juries are secured.

CHAPTER XI

DEALINGS WITH OTHER COUNTRIES

THE people of each country carry on trade with other countries. They sell goods to the people of other countries and they, in turn, sell goods to them. Many important industries are dependent upon supplies from distant lands. We would not be able to have many of the very simple things upon which we live, if we did not exchange goods with many countries. The people of each country also travel in other countries of the world. Some of this travel is for the purpose of sight-seeing and adventure, some of it for education, some to find work, and some to get trade. People of each country are in other countries at all times for one purpose or another.

Protection of Citizens' Rights.—It is necessary, if America is to be fair with the people of all countries, that the citizens of other countries shall be protected in our own country, and that our citizens shall be protected in other countries. It is necessary that all countries should play fair with their neighbors. Nations as well as individuals depend upon each other for many of the things upon which they live. Fair dealing among nations is just as important as fair dealing among people and must be guided by the same moral principles.

In the Pastoral Letter it states:

Since God is the Ruler of nations no less than of individuals, His law is supreme over the external relations of states as well as in the internal affairs of each. The sovereignty that makes a nation independent of other nations does not exempt it from its obligations toward God; nor can any covenant, however

shrewdly arranged, guarantee peace and security, if it disregards the divine commands. These require that, in their dealings with one another, nations shall observe both justice and charity. By the former, each nation is bound to respect the existence, integrity, and rights of all other nations; by the latter, it is obliged to assist other nations with those acts of beneficence and good will which can be performed without undue inconvenience to itself. From these obligations a nation is not dispensed by reason of its superior civilization, its industrial activity, or its commercial enterprise; least of all, by its military power. On the contrary, a state which possesses these advantages is under a greater responsibility to exert its influence for the maintenance of justice and the diffusion of good will among all peoples. So far as it fulfills its obligation in this respect, a state contributes its share to the peace of the world: it disarms jealousy, removes all ground for suspicion, and replaces intrigue with frank coöperation for the general welfare.

It has not always been the case that fair dealing was found among nations. Many times wars have been brought on because of unfair dealing. Sometimes disputes arise which bring nations to the verge of war. Citizens of one country are thrown into prison unjustly, or have their property or their lives taken without cause and without a fair trial.

The principal reason why there is unfairness between people of different countries often arises from the fact that they do not know each other well enough. Very often those whom we do not know we do not trust. As people of one country meet the people of other countries and learn that all desire fair play, the quarrels which have been frequent are likely to disappear.

Ambassadors and Ministers.—It is always necessary for each country to have its representative in other countries to look after the interests of its own citizens and to act as an agent in presenting matters to foreign governments. The representatives in the most important countries are called ambassadors; in others they are called ministers.

We have ambassadors or ministers in the capitals of all of the countries of the world. All other countries have their ambassadors or ministers at Washington. These men are friendly visitors who settle many of the differences which arise between the people of different nations. Whenever

© *Keystone View Co., Inc.*

An American Embassy

Here the minister from this country to Persia conducts the business which our government must carry on with the government of Persia.

any differences arise respecting the rights of our country, or of its citizens in a foreign state, our ambassador or minister acts as the agent of our government to confer with the government of the foreign state in settling the matter. Ambassadors and ministers are very effective in promoting understanding and good feeling between nations.

Consuls and Agents.—We have also our representatives for commercial purposes not only at the capitals of the

countries of the world, but also in the leading cities. These men help our own people in settling any differences which may arise in their daily life or trade in a foreign country. The other nations have their representatives in our leading cities for the same purpose. These representatives are called consuls. The citizens of any country who are in a foreign land and desire information or help of any sort, apply to the consul of their own country, whose duty it is to help them. By having these representatives at the capitals and the leading cities, it is possible to help people out of difficulties and at the same time to learn the facts in every case and thus prevent quarrels. Consuls and agents also furnish information about markets for goods to the manufacturers and merchants of their own lands.

Arbitration of Disputes.—It has long been the ideal of many people that quarrels between nations should always be settled by peaceable means. Tennyson wrote of the future time:

> "Till the war drum throbb'd no longer, and the battle flags were furl'd,
> In the Parliament of man, the Federation of the world."

Nations can settle their differences by understanding each other just as persons can settle their quarrels when they know each other's purposes. Many questions are likely to come up between the people of different countries which might lead to trouble. Systems of courts for the purpose of deciding such questions between countries have been provided for. These are called Arbitration Courts. Two countries agree to submit their quarrels to an Arbitration Court, which they themselves create. Usually each country selects a certain number of the members of the court, and these choose additional neutral members. The court hears the case and decides which country is right.

© *Keystone View Co., Inc.*

The League of Nations in Session

A beautiful palace in Genéva, Switzerland, was selected as the home for the League of Nations. This is a view of one of the opening sessions.

America has settled most of its troubles with other countries in this way. We have had some important differences with other countries settled with great success by arbitration.

Questions for Review

Why must we have dealings with the people of other countries?
Give several reasons for people going to other countries.
Why is fair dealing among nations advantageous to each?
What is the ideal expressed by the Pastoral Letter?
What are the duties of ambassadors and ministers?
Show why their duties are important.
What are consuls?
Why are consuls placed in all leading cities?
How do consuls help the business men of their country?
What is meant by arbitration?
What are courts of arbitration?
How are they usually created?
Why should differences be settled by arbitration?

Questions for Community Studies

Give three important questions between the United States and other countries which have been settled by arbitration.

Find out to which countries we send ambassadors instead of ministers.

Who are our ambassadors to England, France, Italy, Japan?

Discuss the advisability of having in each foreign country a suitable home at public expense for our ambassadors and ministers.

CHAPTER XII

THE DEFENSE OF THE COUNTRY

EVERY citizen of America is expected to do his part in anything that concerns the safety and welfare of the people of this country. He is expected to understand public questions and to vote at all elections when the makers of the laws and the managers of the people's business are elected. He is expected also to serve his country in time of need, even to the extent of giving his life or his property for the safety of the country. If all honorable means fail and the country is compelled to go to war with another country, it is the duty of every citizen to take part. It is the right of government to compel each to do his duty.

Courtesy of N. C. W. C.

Insignia of the National Catholic War Council

This insignia, with the slogan "For God and Country," was adopted by the Hierarchy of the United States to symbolize its war service.

The Catholic Attitude.—The attitude of the Catholic people on this subject was clearly set forth by the Fathers of the Third Plenary Council of Baltimore in 1884. They said:

We consider the establishment of our country's independence, the shaping of its liberties and laws, as a work of special Providence, its framers "building better than they knew," the

Almighty's hand guiding them. . . . We believe that our country's heroes were the instruments of the God of nations in establishing this home of freedom; to both the Almighty and to His instruments in the work we look with grateful reverence; and to maintain the inheritance of freedom which they have left us, should it ever — which God forbid — be imperiled, our Catholic citizens will be found to stand forward as one man, ready to pledge anew "their lives, their fortunes, and their sacred honor!"

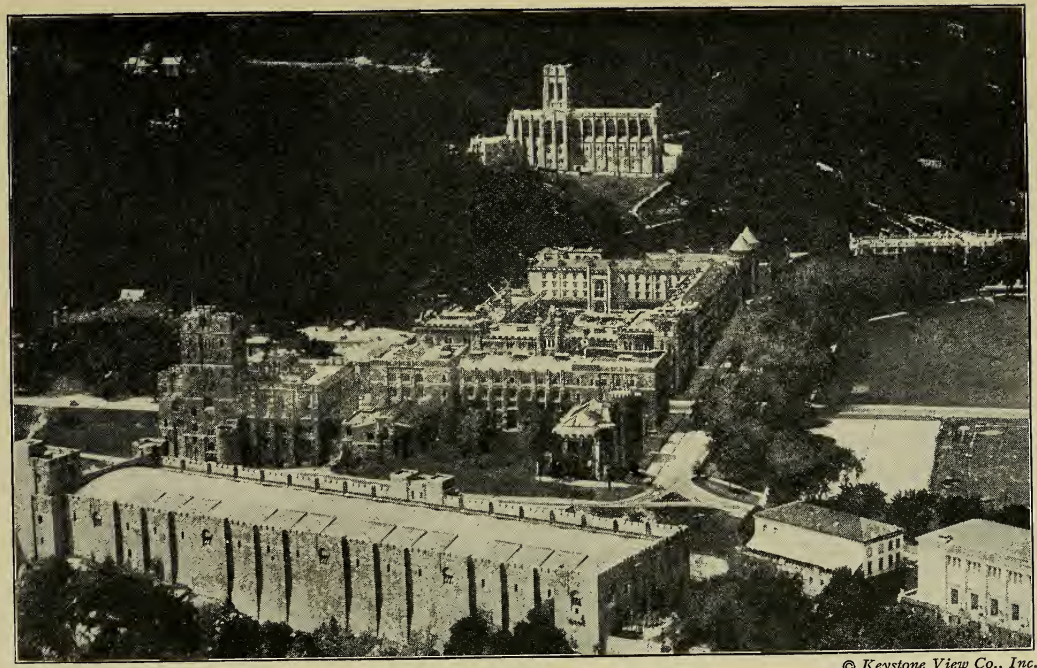
Again, at the outbreak of the war in 1917, the Catholic Hierarchy declared:

Our people, now as ever, will rise as one man to serve the nation. Our priests and consecrated women will once again, as in every former trial of our country, win by their bravery, their heroism, and their service new admiration and approval.

The records of service in the war show that the promise was fulfilled.

The Military Organization.—American states declare in their constitutions that every able-bodied man between the ages of 18 and 45 is subject to military service in time of need. The national Constitution does not fix the age limits for national service. When the American people engaged in the World War, the Congress of the United States fixed the ages for active military service at 21 to 31, and afterward extended it to the ages of 18 to 45.

Volunteer Armies.—In the earlier years of our history, the country depended upon volunteers to fight its battles. We see now that in time of war the system is unjust because many men who ought to volunteer will not do so. Other men who ought, for one reason or another, to remain at home enlist through a sense of patriotism. There was a time when a person could hire a substitute to take his place, or avoid going to war by paying a sum of money. All this is changed now. It is unfair to permit any one to escape his duty because he happens to have money enough



© *Keystone View Co., Inc.*

West Point

This is an airplane view of the famous school where officers are trained for the U. S. Army.

to hire a substitute or pay a price. Instead of depending upon volunteers, Congress and the President decided at the opening of the war to call upon the able-bodied men who could be most easily spared for war service. The laws did not permit any one to escape except for a good cause. It was intended that every one should be treated alike.

It is the aim of this country, however, that there shall be as little need as possible for forcing men to go into armies. We are a peace-loving country and desire to remain at peace with all nations. We do not keep an army larger than is necessary for our defense and are very careful to see that the army is not placed in a position to exercise power over the citizens of the country.

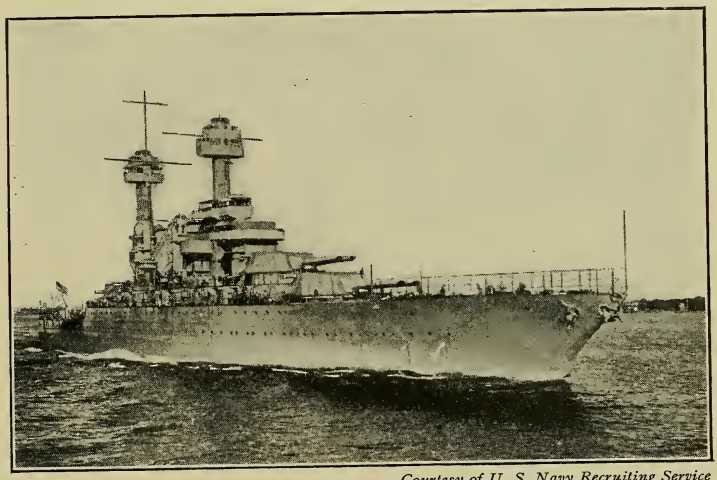
The Army of the United States.—The army of the United States consists of two parts, the regular army and the national guard. The regular army is entirely under the control of the national government and is directed by the War Department. The national guard is organized by the different states under rules laid down by the federal government. The state and nation divide the expense of the national guard. The men in the regular army are on duty all of the time. The men in the national guard are on duty only when called by the governor. When the national government needs the services of the national guard of a state it is called by the President.

The Navy.—The navy of the United States is entirely under the control of the United States through the Navy Department. The states are expressly forbidden to keep ships of war. The navy is manned by volunteers who serve enlistments for a certain length of time.

Fear of Military Dictation.—The people of America have from the very beginning feared the interference of the army in public affairs. At the time of the American

Revolution it was common in Europe to find people compelled to obey the army and its generals. Armies destroyed the governments of countries and set up new ones for their own purposes.

Americans believed then, and believe now, that the army is for the purpose of defense and that it should never be



Courtesy of U. S. Navy Recruiting Service

A Modern Battleship

The navy is the most important part of our nation's defense because it must be relied upon to prevent invasion by hostile forces.

allowed to control the affairs of the country. The Declaration of Independence declared that one of the reasons why the colonies demanded independence was that the King of England had tried to make the army independent of the people. They said he had "kept among us in times of peace standing armies without the consent of our legislature."

Another evil which was feared was that the citizens without their consent would be compelled to feed and keep soldiers in their homes. This had been common in many

countries. To protect themselves against anything of this sort, the United States Constitution declares that no soldiers shall in time of peace be kept in any person's house without that person's consent.

It had been common also for armies in other countries to compel the people to tax themselves for the support of the army. There has always been a just fear in this country of any power compelling the people to raise money or pay taxes. It was provided, therefore, in the Constitution of the United States that no appropriation for the army should be made by Congress for more than two years at a time. In this way it is made necessary to vote money every two years, or else the army would have no means of support. The people can control the army by refusing to vote the money to support it.

The Size of the Army.—In ordinary times the army of the United States is small, but it may be rapidly increased to large size, as was shown by the creation of an army of 4,000,000 men for the war in Europe. The people generally believe that a small army is sufficient because it can be readily increased in time of need. Being far away from any nation which could attack us, there is less need for a large army than if we were near unfriendly military powers. The American army and navy should be for defense, and not for offense.

It is the belief of many people that by the growth of better understanding between the people of different countries, and by agreements among nations, the quarrels which arise between nations can be settled. The American people, while hoping that wars may be ended and working to that end, are wise enough to see that they must be prepared for their own defense against those who might unfairly attack them.

Questions for Review

Why does a citizen owe a duty to serve the country?
Why should the country have a right to force each to do his duty?
What is the Catholic attitude on service to the country?
What are the age limits for military service?
What is a volunteer army?
Why is the volunteer system not the best in time of war?
How is the army of the United States organized?
What is the regular army?
What is the national guard?
Why did the people of the past fear military dictation?
What means were taken to prevent military dictation?
How large should the army and navy of the United States be?

Questions for Community Studies

What is the present size of the army?
What is the present size of the national guard of your state?
Tabulate all of the provisions of the United States Constitution relating to military work.
Do the same for your state constitution.

CHAPTER XIII

THE CITIZEN'S PART

The citizen should have a zealous interest in the common welfare; he should feel keenly the duty to do his part in the work of the community, the state, and the nation. He should possess public spirit. There is not a single act of government which does not benefit the people. Men and women should be ashamed, therefore, to receive constant benefits without doing their share of the work.

The Right Reverend Bishop McIntyre said in the introduction to the book, "Christian Citizenship":

A man of public spirit is one who has a strong element of grateful generosity in his composition. He is a man quick to recognize how much he himself owes to the kindness, to the labors, and to the self-sacrifice of others. . . . He is a man who knows something of the lives of the great benefactors who have lived in his native land and the great philosophers, and he studies their history in order that he may grow ashamed to be a drone in society.

He is a man who does not shut himself up in the narrow circle of his own private interests, his own selfish pleasures; but, remembering with gratitude all that he has received from others, has no heart to be a universal debtor. A man without public spirit is a moral bankrupt.

A man devoid of public spirit is one who can go on continually devouring benefits — every benefit he can get from the hands of others — without being spurred on to do anything he can for the common good; and while receiving and not giving, feels no shame.

President Roosevelt said:

The true Christian is the true citizen, lofty of purpose, resolute in endeavor, ready for a hero's deeds, but never looking

down on his task because it is cast in the clay of small things; scornful of baseness, awake to his own duties, as well as to his rights, following the higher law with reverence, and in this world doing all that in him lies, so that when death comes he may feel that mankind is in some degree better because he has lived.

The Duty of Voting.—The adult citizen should vote at every election. He has no right to shirk this simple duty. He should not share in the benefits of the government if he is not willing and anxious to do the simple task of helping to elect the men who are to act as his agents in conducting the public affairs. No one has a right to complain about the conduct of public work if he fails to vote. It is not fair play to the rest of the people when any man does not assist in the work which benefits all.

A point which is often overlooked by the voter is that his single vote may decide the election of an officer or the passage of a law. Upon his single vote may turn the national fate. The change of a few votes in presidential elections in several instances would have elected a different President, and perhaps have changed entirely the course of events for better or for worse. There are many instances when a single vote stood between a good or a bad policy. Such facts should cause the voter to vote with a feeling of solemn obligation for the welfare of his community and his country.

Civic Intelligence.—Every citizen should study public questions thoroughly in order to vote wisely, and he should take the time, above all things, to learn about the men who are to be voted for as public officers. He should know whether these men are capable of doing the work which the office requires. He should know whether they will honestly try to be faithful representatives of the people. He should follow only those leaders who are true to the people's interests. This is important to him, for the people's interests

are his interests also. Every citizen should study public questions and know about public men in order that he may praise and support those who do good work, and blame and condemn those who do not. It helps toward good government to praise officials who do good work; and it helps to prevent bad government to tell the truth about officials who fail to give faithful service.

Holding Office as a Trust.—Another duty of the citizen is that of holding office whenever he believes that he can be

Courtesy of N. C. W. C.

A Class in Citizenship

The National Catholic Welfare Council and other organizations, public and private, have established classes throughout the country where men and women may receive instruction in citizenship.

of good service in handling public affairs. Most men are busy with their own duties and many men do not like to give up their own work to serve the public. When a man is able to be of special value in doing public work, it is his duty to do it. The way in which men and women of the country left their own work during the war to help in the country's work is one of the best examples of good citizenship. Every citizen should be ready at all times to do

the same for the benefit of his country. While it is true that the office should seek the man rather than the man the office, still the man must generally offer himself as a candidate and actively contest for election.

Paying the Cost.—Every citizen should understand that the cost of government must be paid by all the people and that any one who does not pay his part is a shirker. Every citizen ought to see that the benefits which he receives from the work done by the government are far greater than the cost. He should pay the taxes which are laid upon him with a feeling that he has received his money's worth. Unfortunately it is not always true that men think of their taxes in this way.

In countries having despotic governments, taxes are not spent for the benefit of the people who pay them, but for the benefit of the ruling classes—the kings and nobles. Taxes are not levied by the people themselves, but by men who control them and compel them to pay. Taxes are looked upon as being forced from them by some power over which they have no control, rather than as the fair part which they should pay for benefits received. The situation is different in this country. Here the people tax themselves for their own benefit. There is no unjust power which compels them to pay. Citizens provide certain things for their own benefit through their government. They raise the money to pay for these benefits through taxation. Since this is the case, it should be the duty of each to pay his share. It should be his further duty to see that every one else pays his share. The man who does not pay lives at the expense of some one else. The man who does not pay his part of the cost of roads and streets, of schools and hospitals, of police and fire departments, of armies and navies, is not playing fair with the rest of his fellows.

Fair Play.—In all matters of government it is the citizen's duty to strive for fair play and the square deal. He cannot permit injustice to go unchallenged, because he may himself be the victim of injustice. Fair play to all is the only way that fair play may be assured to each. The citizen must see that the laws are just and the men who administer them act justly; he must see that each person bears his share of the common burdens, but that no one is compelled to carry more than his share. All laws which give special privileges, or opportunities to some which are not open to all, should receive the instant condemnation of every believer in democracy.

Questions for Review

What are the most important duties of the citizen?
What is public spirit?
Why should citizens vote at every election?
Should citizens be compelled to vote?
Should a person vote if he is not informed on the civic problems?
Why does the voter need a good knowledge of government?
Should a man seek public office?
Should a man refuse public office?
Who pays the cost of government?
Why should each person pay his part?
Why should each citizen strive for fair play?

Question for Community Study

Find out what percentage of the voters of your community, city, and state voted at the last election.

PART II
CIVIC PROBLEMS

CHAPTER XIV

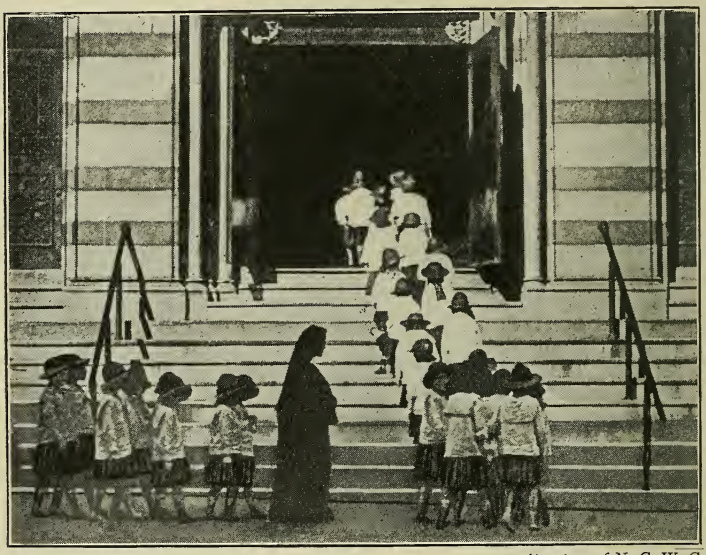
EDUCATION

The American people believe very strongly in education. Almost from the beginning, in this country, education has been provided, and now it is possible for any one in any part of the country to be educated.

Education enables men and women to do their duty as citizens. To be good citizens every one must be able to read and write. A man who cannot read and write cannot keep track of public affairs and vote with intelligence. Every one must be able to use figures in order to keep track of ordinary business affairs and prevent himself from being cheated. Every person should learn how to promote health and should learn to do work by which he can earn a living. Every person should learn the way in which public affairs are governed so that he may take his part in politics and in public affairs. Any system of education which fails to build character and impart correct views is decidedly incomplete. Knowledge without character cannot make good men or good citizens. Religion, according to the best authorities, is an essential part of education.

Public and Private Education.—Education is carried on in public, parochial, and private schools. Each state maintains a system of free public schools. The Catholic Church and a few of the Protestant churches maintain parochial schools. Private schools are provided by individuals and organizations and are supported entirely by the people who use them.

The Right to Educate.—Education is carried on in the home and the school. It is the parent's duty to educate his children; the school provides the means of instruction which the individual does not possess. The state may require all parents to educate their children. The place of



Courtesy of N. C. W. C.

Catholic Education

This picture shows the children from a Catholic school entering the church for religious services.

the family, the school, and the state in education is set forth in the Pastoral Letter as follows:

In the home with its limited sphere but intimate relations, the parent has both the right and the duty to educate his children; and he has both, not by any concession from an earthly power, but in virtue of a divine ordinance. Parenthood, because it means coöperation with God's design for the perpetuation of humankind, involves responsibility, and therefore implies a corresponding right to prepare for complete living those whom the parent brings into the world.

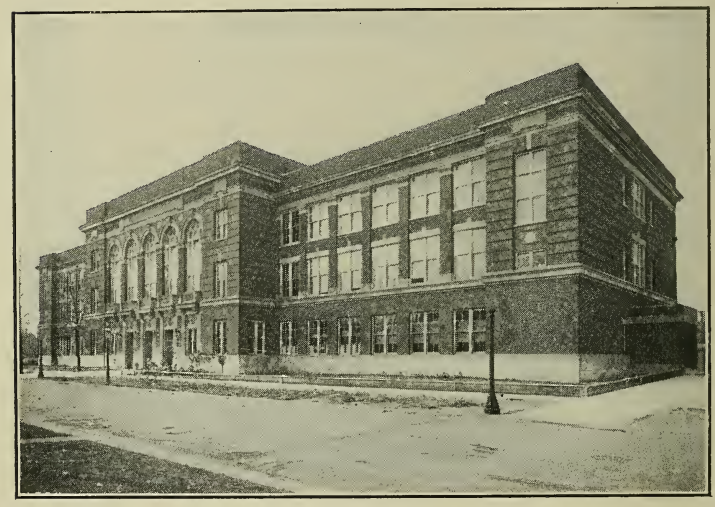
The school supplements and extends the educational function of the home. With its larger facilities and through the agency of the teachers properly trained for the purpose, it accomplishes in a more effectual way the task of education for which the parent, as a rule, has neither the time, the means, nor the requisite qualifications. But the school cannot deprive the parent of his right nor absolve him from his duty, in the matter of educating his children. It may properly supply certain deficiencies of the home in the way of physical training and cultivation of manners; and it must, by its discipline as well as by explicit instruction, imbue its pupils with habits of virtue. But it should not, through any of its ministrations, lead the parent to believe that, having placed his children in school, he is freed from responsibility, nor should it weaken the ties which attach the child to parent and home. On the contrary, the school should strengthen the home influence by developing in the child those traits of character which help to maintain the unity and happiness of family life. By this means it will coöperate effectually with the parent and worthily discharge its function.

Since the child is a member not only of the family, but also of the larger social group, his education must prepare him to fulfill his obligations to society. The community has the right to insist that those who as members share in its benefits shall possess the necessary qualifications. The school, therefore, whether private or public as regards maintenance and control, is an agency for social welfare, and as such it bears responsibility to the whole civic body.

Elementary Schools, High Schools, and Colleges.—To meet the needs of all people, elementary schools are provided to train all children in the simple things which they should know; namely, reading, writing, spelling, arithmetic, composition, religion, civics, health, history, and vocational work. In all but one of the states of this country every child must attend school for a certain number of years, usually between the ages of eight and fourteen. In the elementary schools, both public and parochial, we find all of the children of all the people up to the time they are about fourteen years of age. It is well that the best kind of elementary education

be given, because all children are in school during those years.

It would be good if every child could continue school beyond fourteen years and thus get more education in the high schools, academies, and colleges. A large number, however, drop out at fourteen years of age and go to work. Those who go to work at an early age do not always



A Chicago Public School

The people provide elementary schools, high schools, vocational schools, and colleges for the education of youth.

succeed as well as those who make special efforts to continue in school. In all parts of the country, high schools are provided so that children may take four years of work after they have had their regular course in the elementary schools. In these schools many subjects are studied and children obtain a valuable education. In all parts of the country, too, there are colleges, publicly and privately

supported, which give a chance to every one for the most complete education of which he is capable. They also give the chance to study for professions such as law, medicine, dentistry, and engineering.

Vocational Education.—Since the people engage in all kinds of occupations, it is a good thing to teach occupation

Courtesy of N. C. W. C.

Wounded Soldiers at The Catholic University

In the Rehabilitation School at The Catholic University wounded soldiers are trained for various occupations. Many such schools were established by the government and welfare agencies to train wounded soldiers.

so that boys and girls, or men and women, may become skilled workers in whatever they may undertake. Most of the children who leave school at fourteen years of age have not learned how to do any kind of work and they take poorly paid jobs. By taking time to learn a skilled trade they are able to earn more and get ahead further. Voca-

tional schools are, therefore, provided to train boys in various lines of useful work such as carpentry, machine shop, electricity, and plumbing; and girls in home-making, millinery, and dressmaking. Those who take the vocational courses find that after they go to work they earn much larger wages and get on faster than the boys and girls who do not study to be skilled workers.

Part Time Schools.—It happens many times that boys and girls go to work to help earn the living for the family, especially in cases where the father is disabled or dead. They are unable to continue in school to take the high-school work or the vocational work although they would be anxious to do so if they could. The American people are so concerned about the good of all that these children are not forgotten. Means are provided so that boys and girls may go back to the school for an hour or two a day or a few hours a week to take up further studies in whatever line they select. This plan gives a chance to every one to get a better education no matter in what condition of life he may be. In nearly all of the large cities of the country and in some of the smaller communities it is possible to attend such schools without losing time from regular work. Those who cannot go to these part time schools are given a chance to get further education by mail. A great many of the colleges and some other schools give courses by correspondence to those who cannot attend in person. Many young men and women by studying at home, evenings, have been able to help themselves greatly.

Libraries.—There is still another chance to get an education by those who are unable to attend school. Every section of the country is within reach of libraries from which books may be secured for the study of any line of work or for reading on any subject. These libraries are free and any

one may borrow books from them. It is possible for anybody to educate himself by reading well-selected books. Many of the greatest men the country ever produced, including Abraham Lincoln, were educated in this way.

Compulsory Education.—Every state compels parents to send their children to school. The states do not require that children be educated in any particular school. The choice of the school is left to the parents. The children may go to public, parochial, or private schools.

The Pastoral Letter declared:

The state has a right to insist that its citizens shall be educated.

It should encourage among the people such a love of learning that they will take the initiative and, without constraint, provide for the education of their children. Should they, through negligence or lack of means, fail to do so, the state has the right to establish schools and take every other legitimate means to safeguard its vital interests against the dangers that result from ignorance.

The state is competent to do these things because its essential function is to promote the general welfare. But on the same principle it is bound to respect and protect the rights of the citizen and especially of the parent. So long as these rights are properly exercised, to encroach upon them is not to further the general welfare but to put it in peril. If the function of government is to protect the liberty of the citizen, and if the aim of education is to prepare the individual for the rational use of his liberty, the state cannot rightfully or consistently make education a pretext for interfering with rights and liberties which the Creator, not the state, has conferred. Any advantage that might accrue even from a perfect system of state education would be more than offset by the wrong which the violation of parental rights would involve.

With great wisdom our American Constitution provides that every citizen shall be free to follow the dictates of his conscience in the matter of religious belief and observance. While the state gives no preference or advantage to any form of religion, its own best interests require that religion as well as education should flourish and exert its wholesome influence upon the lives

of the people. And since education is so powerful an agency for the preservation of religion, equal freedom should be secured to both. This is the more needful where the state refuses religious instruction any place in its schools. To compel the attendance of all children at these schools would be practically equivalent to an invasion of the rights of conscience, in respect to those parents who believe that religion forms a necessary part of education.

Management of Public Education.—The public educational system is under the control of the states and is carried on by the cities, towns, townships, and school districts. The local authorities manage the schools, subject to supervision and inspection by county superintendents or supervisors, and also by the state superintendent of public instruction, or an officer having a similar name. Many states also have a board of education which exercises considerable supervision and in some states chooses the textbooks for the schools.

The local authorities support the schools mainly by taxation and the state gives financial aid. The national government gives financial aid to agricultural and other vocational training. The national government also maintains the Bureau of Education which studies educational problems and gives information and counsel. The state universities and agricultural schools are usually managed by a board appointed by the governor.

The Church and Education.—The purposes of Catholic education are briefly set forth in the Pastoral Letter and are quoted here at length:

The Church in our country is obliged, for the sake of principle, to maintain a system of education distinct and separate from other systems. It is supported by the voluntary contributions of Catholics, who, at the same time, contribute as required by law to the maintenance of the public schools. It engages in the service of education a body of teachers who consecrate their lives to this high calling; and it prepares,

without expense to the state, a considerable number of Americans to live worthily as citizens of the republic.

The principles which are declared by the Pastoral Letter to be the basis of Catholic education are:

First, the right of the child to receive education and the correlative duty of providing it are established on the fact that man has a soul created by God and endowed with capacities which need to be developed, for the good of the individual and the good of society. In its highest meaning, therefore, education is a coöperation by human agencies with the Creator for the attainment of His purpose in regard to the individual who is to be educated, and in regard to the social order of which he is a member. Neither self-realization alone nor social service alone is the end of education, but rather these two in accordance with God's design, which gives to each of them its proportionate value. Hence it follows that education is essentially and inevitably a moral activity, in the sense that it undertakes to satisfy certain claims through the fulfillment of certain obligations. This is true independently of the manner and means which constitute the actual process; and it remains true, whether recognized or disregarded in educational practice, whether this practice includes the teaching of morality, or excludes it, or tries to maintain a neutral position.

Second, since the child is endowed with physical, intellectual, and moral capacities, all these must be developed harmoniously. An education that quickens the intelligence and enriches the mind with knowledge, but fails to develop the will and direct it to the practice of virtue, may produce scholars, but it cannot produce good men. The exclusion of moral training from education is more dangerous in proportion to the thoroughness with which the intellectual powers are developed, because it gives the impres-

sion that morality is of little importance, and thus sends the pupil into life with a false idea which is not easily corrected.

Third, since the duties we owe our Creator take precedence of all other duties, moral training must accord the first place to religion—that is, to the knowledge of God and His law, and must cultivate a spirit of obedience to His commands. The performance, sincere and complete, of religious duties insures the fulfillment of other obligations.

Fourth, moral and religious training is most effective when it is joined with instruction in other kinds of knowledge. It should so permeate these that its influence will be felt in every circumstance of life, and be strengthened as the mind advances to a fuller acquaintance with nature and a riper experience with the realities of human existence.

Fifth, an education that unites intellectual, moral, and religious elements is the best training for citizenship. It develops a sense of responsibility, a respect for authority, and a considerateness for the rights of others which are the necessary foundations of civic virtue—more necessary where, as in a democracy, the citizen, enjoying a larger freedom, has a greater obligation to govern himself. We are convinced that, as religion and morality are essential to right living and to the public welfare, both should be included in the work of education.

Questions for Review

Why do we believe in education and provide it freely?

What are the principal uses of education?

Whose duty is it to educate the child?

Give the principles of Catholic education set forth in the Pastoral Letter.

What are the grades of schools provided by public and private agencies?

What are elementary schools?
What are high schools?
What is vocational education?
Why should vocational education be provided?
What are part time schools?
Why are part time schools important?
What means are provided for education after one leaves school?
What is compulsory education?
Why should there be compulsory education?
Why should students study the problems of the community, the city, the state, and nation?
What division of government manages the public schools?
How are the public schools supervised?
How is public education paid for?

Questions for Community Studies

Make a survey of all the different kinds of schools in your community.
Find out the different vocations for which one may be trained in public or private schools in your community.
What are the requirements of the compulsory education law in your state?
What officers supervise public education in your community?
What is the total cost of education in your township or city?
How many children are there in school?
How many graduate from the elementary school, the high school and the college?
How many are in vocational schools?
Are there any part time schools in daytime or evening?
What facilities are there to study by correspondence?

CHAPTER XV

HEALTH PROTECTION

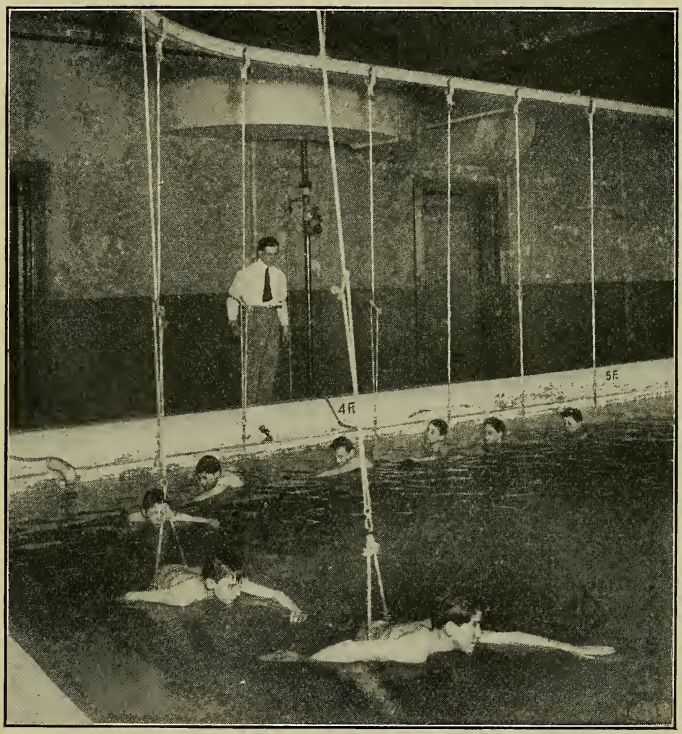
"The health of the people is the wealth of the nation," declared an eminent statesman. A country may grow rich through the health and energy of its people even though it may be poor in other resources. A country may grow poor from the ill health of its people even though possessed of rich soils and valuable natural resources.

The value of health to the individual needs no proof. Health is one of the greatest personal assets. The body is the temple of the soul and deserves for that reason alone to be carefully protected. The body is the source of energy to carry on work. That energy is impaired or destroyed by disease. Since all men must work in order to live, it becomes essential that the health and vigor of the body be sustained.

The individual is charged with the duty of maintaining his own health and of protecting it so far as possible. In many ways a man may take care of his own health and keep well. He cannot always protect himself against disease by his own efforts. He must, therefore, join with his fellows to prevent sickness and the spread of disease. If a man eats or drinks too much, it is his own fault if he becomes sick. It is not usually his own fault when he contracts a disease from some one else.

Prevention of Disease.—A man with a contagious disease by going upon the street or into public places endangers the health of others. It is plain that it is not fair to others to expose them to disease. Laws and rules

are made by the people to protect all against the selfishness of one who would spread disease. It is right that a man who has a disease which may spread should be kept away from others. He is, therefore, quarantined. By quarantine

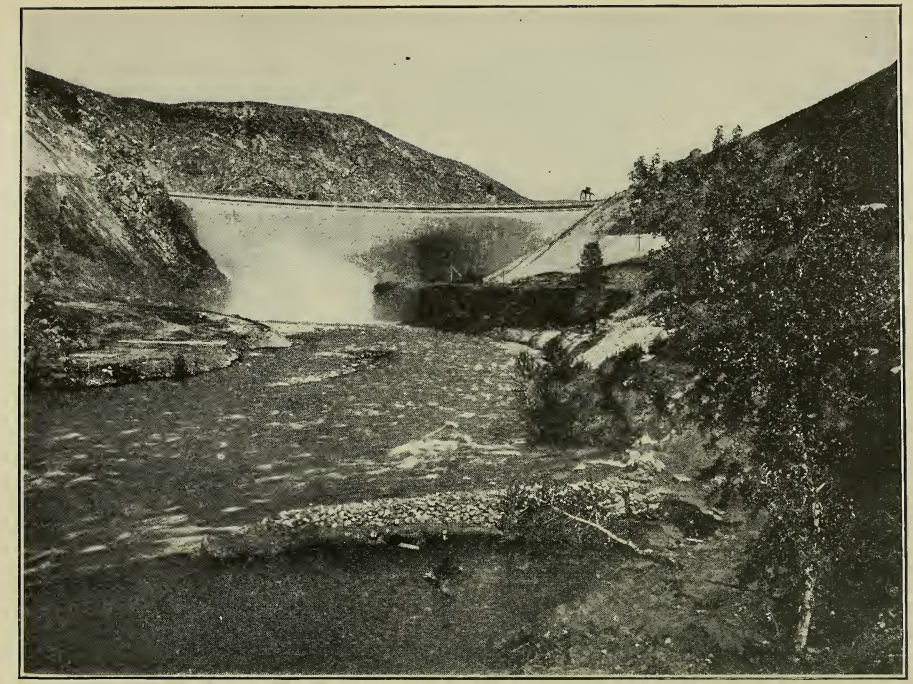


© *Keystone View Co., Inc.*

Learning to Swim

In many cities swimming pools are provided where children are taught to swim under competent instruction.

we mean that the health officer places a notice on the house and compels the person to stay at home until he can no longer give the disease to others. It is a hardship upon the



Courtesy of U. S. Reclamation Service

Arrowrock Dam

The government builds huge reservoirs to provide water for irrigating dry sections of the country. Many thousands of acres of land have been changed from barren tracts into fertile fields by the irrigation work of the federal government.

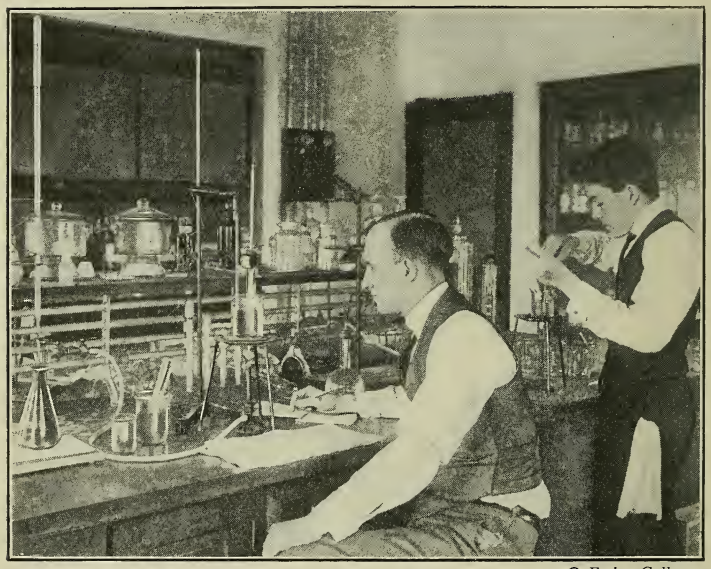
man who is sick to be quarantined, but it is better that he should suffer than that many others should be exposed to disease.

There is also great danger to health in cities on account of dirt and filth. One person might be so unfair as to refuse to clean up his yard or remove his garbage. No matter how careful all the rest might be, there would be danger of disease from some individual's neglect. In order to protect others, each person is required to remove those things which would be dangerous to health, because some would neglect to do such things. People provide for the removal of filth, garbage, and sewage so as to make health conditions better for all.

Water Supply.—Another danger to health is the water supply in cities and also to some extent in the country. Water in the country is generally secured from wells, and if the wells are deep enough the water is pure. There are also some wells in the cities, but the danger from them is generally so great, unless they are very deep, that the city people provide for waterworks and bring pure water from sources outside the city. They also provide for examination of water from day to day to make sure that there are no disease germs in it. The water supply of a city can be made safe for use, and it is a matter of great neglect on the part of the people if disease is spread through the water supply. There is always danger in using water from any source except the regular supply. The city and state health departments make special tests of water to determine its purity.

Milk and Food Supply.—Milk is a most important food, especially for babies and children. The country village gets milk from the farms near by and there is very little danger of disease being carried in it. The milk supply of a

city comes from farms, perhaps hundreds of miles away. Milk does not keep pure for a great length of time and care must be taken to protect it until it is used for food. Many cases of serious diseases, such as typhoid fever, are often traced to the milk supply which comes from places where there is typhoid fever. A person cannot, by himself, make



© *Ewing Galloway*

Testing Foods

The government maintains extensive laboratories for the testing of various food products. This picture shows the testing of cattle feed to prevent fraud.

sure that the milk supply is pure. Since it is a matter which is for the benefit of all people, provision is made by the people for the inspection of the milk and also of the places from which it comes. It is much safer than if left to chance. The lives of thousands of babies are saved every year by the care which is given to the milk supply.

The same may be said of the food supply. One person cannot make sure that the food which he buys in the city does not contain the germs of disease. Drugs are sometimes used to preserve foods and they may be harmful when eaten. Foods kept in unhealthy places may spread disease. The only way to protect the people is to have regular inspectors, who see that all food is pure and that the places where it is kept are clean. The people provide such inspection through the city, state, and national government.

Flies and Mosquitoes.—In the early springtime many cities and villages make a campaign to kill flies. This is done because it is found that flies carry disease germs from place to place and from person to person. If they are killed in the spring, the breeding of flies is checked and there will not be so many when the warm weather comes. Every one should join in such campaigns because it is for the benefit of all the people. If one person permits breeding places for flies on his premises, he will thereby permit harm to others.

In some sections of the country mosquitoes are also a means of carrying disease. The danger from them becomes so serious at times that campaigns are conducted to destroy their breeding places. Oil is used in the swamps where mosquitoes breed. In the warmer countries, mosquitoes, which are carriers of disease, prevent important work from being done. It was only by killing the mosquitoes that the great Panama Canal could be built. The workmen died from malaria and yellow fever carried by mosquitoes.

Drinking Cups and Common Towels.—Another means by which disease is spread is the common drinking cup or common towel. One person who has a contagious disease will leave germs of the disease on towels, cups, and soap.

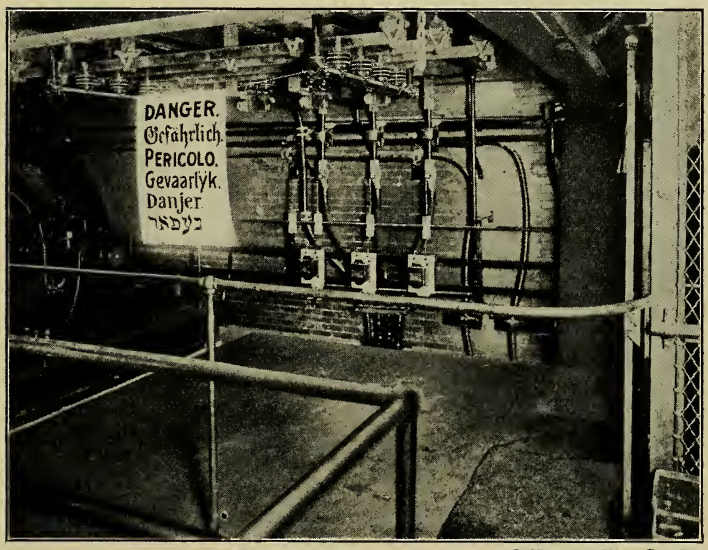
The next person who uses them may contract the disease. The cities and states have, therefore, in many cases stopped the use of common drinking cups and common towels because of the danger of spreading disease.

Spitting in Public Places.—One of the bad habits which many people have is that of spitting. It is harmful when it is done in public places or where there are other people. In cases where it does no harm, no one cares, but when it is done on the sidewalk, in the street car, the workroom, or the store it is likely to carry disease from one person to another. Many laws and rules are therefore passed by the people in states and cities to prevent spitting on the sidewalks and in public places. It is for the benefit of all people that this is done.

Accidents.—There are many accidents taking place every day on the streets and in factories. Some of these accidents are due to carelessness on somebody's part. An accident causes loss to the person who is injured, because he loses his wages and because it costs money for medical care. It also causes loss to the country, because every man's labor is needed. Every person should, therefore, be careful and join in helping all movements which prevent accidents. It is far better for all that the accident should be prevented rather than that it should be paid for afterward. A person may, by being careful, prevent many accidents to himself. Unless all persons are careful, some are likely to be injured through the fault of others. Laws and rules are necessary to remove the dangers of accidents and to prevent injury to any one by the negligence of others.

Health Laws Necessary.—Laws and rules compelling men to do certain things for the sake of health sometimes seem to be severe. Men think sometimes that these laws and rules interfere with their liberty. This is sometimes

true. But when the liberty of one means danger to many, it is only fair that the liberty of the one should be taken away, in this respect, for the safety of all the rest. Only in that way can all the people be safe from those few careless and unfair persons who think about nothing except themselves and who never care about the welfare of others.



© *Keystone View Co., Inc.*

Safety Always

In a modern plant signs in various languages warn employees of danger. Rails and other safeguards are also provided to prevent accidents.

Health Agencies.—Health matters are looked after by the local, state, and national governments. Towns and cities have boards of health and health officers to enforce the health laws. Many states provide for county health boards and officers to protect the health of people in rural districts. The states have boards of health to promote

health work throughout the state and to enforce the state laws regarding health.

State and local boards of health carry on work for the education of the people in health matters, furnish antitoxins against certain contagious diseases, and make tests of specimens of food, water, blood, etc., to determine whether contagious disease is present.

The United States Government maintains a public health service which enforces national laws against transportation of disease carriers into this country or from state to state. The Public Health Service carries on studies of disease and helps to educate the people in ways of better health.

Questions for Review

Why is good health important to the individual?

Why is good health important to the nation?

Explain by examples why it is impossible for an individual always to protect his health.

What is meant by quarantine?

Explain why quarantine is necessary.

Why do the cities provide for sewage and garbage removal?

Give reasons for the special protection of the water supply in cities. The milk supply. The food supply.

Why should flies and mosquitoes be destroyed in the early spring?

Explain the dangers from common drinking cups and towels.

Why are health laws necessary?

What government agencies protect our health?

Questions for Community Studies

Gather information about the laws and rules for the protection of health in your community.

How is a place quarantined?

Get samples of notices of quarantine.

Name all of the government agencies, local and state, which have to do with the protection of health in your community.

How is the water, food, and milk supply safeguarded?

CHAPTER XVI

CHARITY AND GOOD WORKS

The individual who is able-bodied is expected to take care of himself. There is no place for the drone in society. One who is able to earn his living and does not do so has no claim upon the charity or good will of people. We strive in America to give everybody a chance to get ahead, and that is all that any one should expect. There are many calamities of life, however, which make it impossible for certain people to get ahead in the world or even to support themselves. A person disabled by accident, or disease, cannot support himself. A person who is born with mental or physical defects which prevent him from self-support needs help from some source. The sick and the aged who have no means of support call for special help. Children left without parents or others to care for them must be protected and helped to realize the purposes of their Creator.

The people as a whole are devoted to charity and good works. They give whenever a good cause appears. They do helpful deeds in assisting people in distress. Human troubles all over the world appeal to them and great works of charity are built up.

The Pastoral Letter sets forth an ideal when it says:

> Charity imposes duties which we may not disregard. To love thy neighbor is not simply a matter of option or a counsel which they may follow who aim at moral perfection; it is a divine command that is equally binding on all and it obligates us in thought and will, no less than in outward action. As commonly understood, charity is manifested in deeds that tend to the relief of suffering in any of its

various forms, or that provide opportunities of advancement for those who have none or that add somewhat to the scant pleasures of many laborious lives.

The Catholic Church has always been devoted to charity and good works. In this country there are many hundreds of hospitals, homes for children and the aged, and institutions for wayward boys and girls. The works of charity in all its forms are vast and place heavy burdens upon the Church and her people.

Individual Breakdown.—While we expect every one to be self-reliant and care for himself, we know that there are calamities which come to individuals which place them in need. The person who earns his own living and happens to be taken sick is deprived of the means of living, and in addition has the extra expense of medical care. If he has dependents the problem is harder still, and, unless he has savings to fall back upon, he may be compelled to seek assistance. Charitable and public hospitals will provide a place for his physical care. His friends may help him to pay his living expenses; but he may find it necessary to ask for charitable relief from the church relief societies, the fraternal order to which he may belong, to the associated charities, or to the public authorities. All efforts should be made by the community to make it possible for the self-reliant person to be protected and cared for in case of illness. The same may be said of the person who suffers an accident, and is thus deprived of the means of earning a livelihood. Fortunately, those who suffer accidents in industry are already largely provided for by means of workmen's insurance.

Unemployment.—Another great cause for individual breakdown is unemployment or the failure of a person to secure work from which he may earn a living. In bad times

in this country thousands of people are out of employment and cannot provide for their support. It is a sad thing when men who want to work can find no work to do, and are compelled to ask for assistance. The community attempts by means of employment bureaus to find work for all men. Sometimes special work is started, such as the building of roads and streets, to provide work for

Courtesy of St. Vincent's Hospital

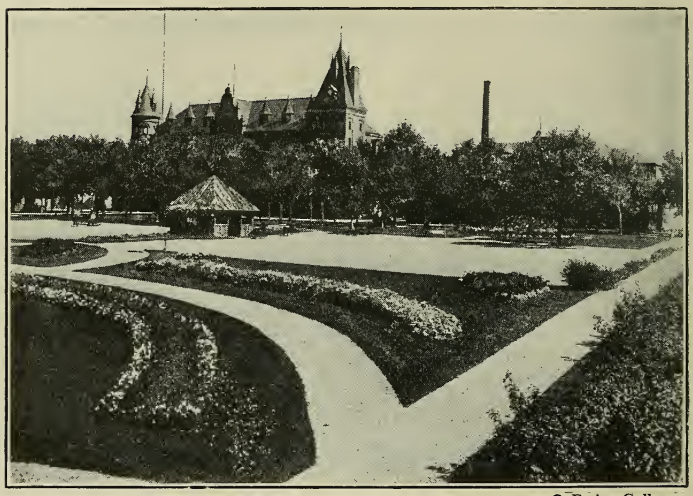
Caring for the Sick

In the children's ward of St. Vincent's Hospital, New York. There are over six hundred Catholic hospitals in this country conducted by various sisterhoods.

more people, but many times the workers are compelled to seek relief from organizations, or the public, to tide themselves over until business revives and employment can be found.

Dependent Old Age.—When the worker reaches the age when his labor is no longer efficient he faces the problem

of providing for the years which he has yet to live. If he has been thrifty and has not suffered any serious calamities of sickness or unemployment he may possibly have saved enough to take care of himself and his dependents for the rest of his life. He may perhaps have children upon whom he may lean for support. If he does not have property or children to support him, he is forced to accept charity. The Church provides charity to the aged to a large extent,



© *Ewing Galloway*

Care of the Disabled

The printers' union takes care of its disabled members in this beautiful institution located at Colorado Springs.

and thousands are being thus aided. Those who do not have such care are forced to accept the charity of the public almshouse, where they are provided with the means of livelihood. The sad picture of old people who have lived honorable lives and yet are compelled to accept charity has caused many to think of the possibility of old-age

pensions. Under the pension plan the public would pay to worthy aged people enough to enable them to live in their old homes, or among their friends, during their last years. Several European countries, as well as Australia and New Zealand, have provided such pensions and the matter has been discussed and investigated in this country.

Moral Breakdown.—The individual sometimes causes his own breakdown by vice. The drunkard destroys his own physical being and deprives himself of the power to work. The drug fiend does the same and makes himself a helpless dependent. Others by one vice or another destroy their strength of body and of character and become more or less useless. Disease takes hold of such people more readily and adds to their helplessness. The community is charitable even to these and provides at least for their care. It takes account of the things which cause these conditions of helplessness and tries to prevent such conditions by building up character and removing the causes.

Child Dependency.—The care of dependent children has always been one of the most approved charities. A helpless baby or small child makes an appeal to every one. He is not helpless through any fault of his own. Perhaps the parents are dead; perhaps they have deserted the child, or are unfit to raise him. In any case the welfare of a child appeals to all and provisions are made everywhere for the protection, care, and education of children thus left dependent. The Church and church organizations provide homes for dependent children and secure the adoption by, or the placing of children in the homes of, good people. The health and education of such children are carefully looked after and they are given the same chance in the world as those who have not been deprived of the care of parents. These benefactors stand in the place of the parents in the

care of the child. They do not permit the parent to escape his responsibility if he can be found, but they consider that the care of the child must not be neglected.

Helping People to Help Themselves.—The best kind of charity is that which tends to place a person in a position to help himself. Modern charity is directed to that end. It is far better to find work for a man than to support him in idleness. It is far better to place a man in a hospital and restore him to health than it is to leave him as an invalid, and pay for his care. It is better to provide means by which the aged may care for themselves through insurance or pensions than to leave them to the unhappiness of dependent old age.

It is better to provide for the prevention of evil conditions than to take care of the wrecks which such conditions cause.

The modern social worker tries, therefore, to prevent the conditions which cause the necessity for charity and to place people in a position to help themselves. It is not charity to feed the lazy man, or the man who will not try. It is necessary to prevent fraud on the part of those who seek charity, and to give charity only to those to whom it is due. In the large cities of our country it is necessary to provide means to prevent men from cheating by living on the charity of noble people.

Questions for Review

When should a person be helped by our charity?

What does the Catholic Church do for people in distress?

Give reasons why people are sometimes unable to support themselves.

Why not expect every one by thrift to have enough to take care of himself?

What are the agencies to which people in distress may apply?

What agencies of relief help the person who is sick?

How are people who have had an accident cared for?

What are the causes of unemployment?

Why do we owe special help to those who cannot find work?

Why are employment bureaus supported by the public?

How are the dependent aged cared for by the Church and by the public?

What are old-age pensions?

Should a person be helped who has injured himself by vice?

How are dependent children cared for?

Why do we take special care of the dependent child?

What do we mean by the expression "helping people to help themselves"? Give examples.

Questions for Community Studies

Find out and describe the agencies which help the sick in your community.

Describe the agencies for the injured, the aged, unemployed, children.

In what way are the people in distress helped to help themselves?

Find out all of the Catholic agencies for the care of dependents.

CHAPTER XVII

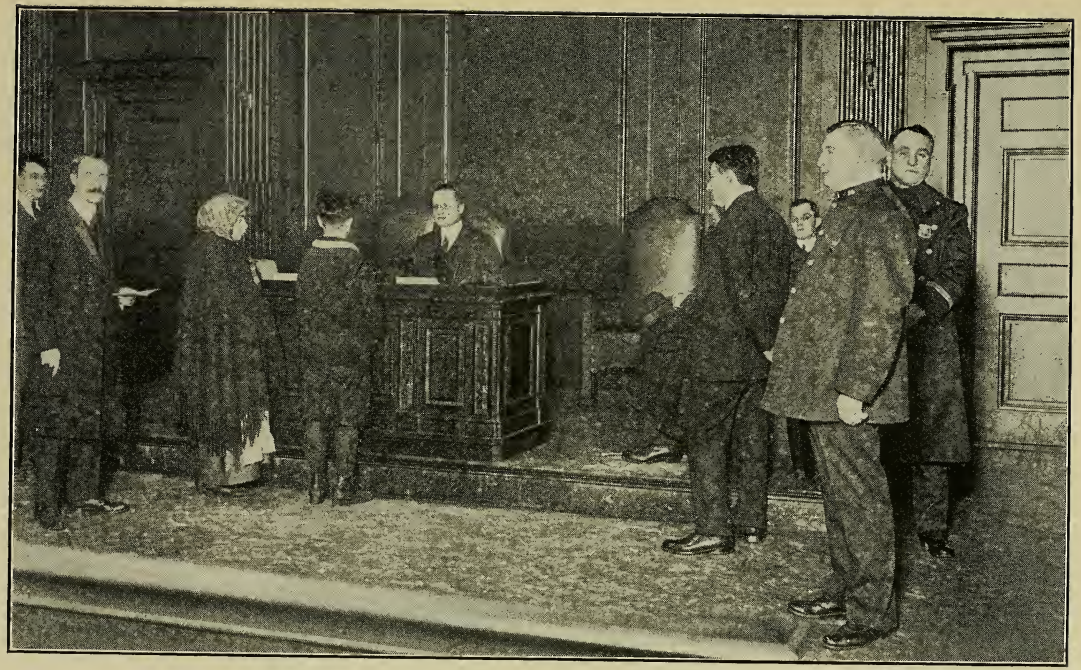
DELINQUENCY AND CORRECTION

In providing for the common welfare and protection, necessary rules are laid down. No one would dispute the idea that such rules must be obeyed. If rules are not obeyed it would be useless to make them. When a person takes the property of another or causes him physical injury; when he breaks the rules which have been laid down to protect people against disease or accident; or when he interferes in any way with the lawful rights of another, he breaks the law and is subject to punishment.

Each law fixes the punishment for any one who violates it, and there is an old principle which says that "ignorance of the law excuses no one." In other words, one who breaks the law cannot plead that he did not know he was doing so.

Reasonable punishments are now applied to all crimes, consisting mostly of fines and imprisonment. Many minor crimes are punishable by a fine. Many of the more serious crimes are punishable by imprisonment, while still graver crimes are punishable by imprisonment and a fine. Those who commit the more serious crimes are also deprived of their right to vote and hold office.

In earlier times punishment for crime was far more severe than it is now. There was a time when over two hundred crimes in England were punishable by death. In the early days in this country several crimes were punishable by death. To-day only the crimes of murder and treason are so punishable, and in several states the death penalty is never inflicted.



© *Keystone View Co., Inc.*

A Juvenile Court

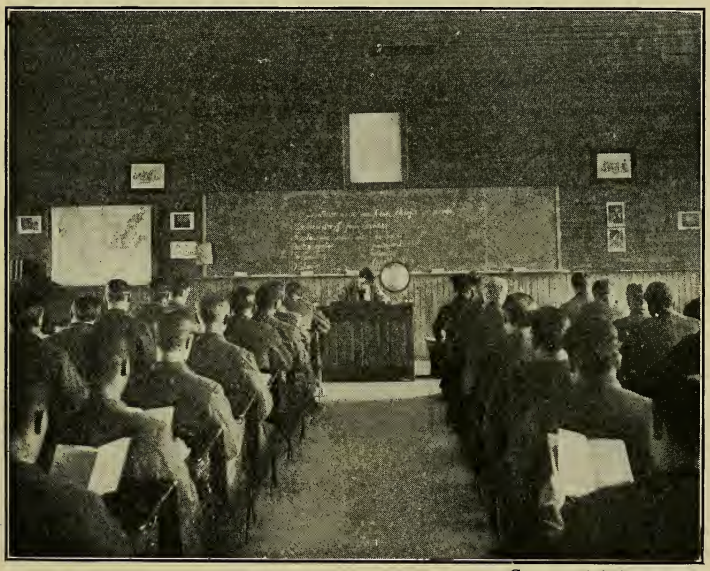
Special courts are maintained for children who break the laws and a competent judge sees that proper punishment is given youthful offenders.

Child Delinquency.—In earlier times the child who committed a crime was treated like an adult and suffered the same penalties. Within recent times this attitude has changed and the child criminal is not treated with the severity of former days. He is looked upon as being too young to know the meaning of his acts. He is generally placed under probation and is given another chance. In most of the states, children who have committed crimes are brought before a special court—the Juvenile Court—so that they will not be treated as real criminals, or come in contact with them. If, after a fair chance is given to the child, he fails to play fair he is sent to an institution for wayward children. Here he is confined, but is given a chance to go to school and learn a trade. He is also brought under the influence of religion, and of good men and women. As soon as he can be trusted he is allowed his freedom. Children are to-day given every chance to make amends for the evil deeds which they have committed and to lead good lives and prepare for future work.

Reformation.—Young men and women who have committed crimes are also treated differently than the older criminals. It is believed by all that they should have a chance to reform. Most states, therefore, have provided special institutions, called reformatories, to which youthful criminals are sent. Opportunities are given for educational and religious improvement, and for preparation for some vocation. Greater freedom is granted in the hope that the prisoners may develop self-reliance and responsibility. Usually youths under thirty are sent to reformatories.

Penitentiaries.—The older criminals are sent to state's prisons or pentitentiaries. Penitentiaries are filled with the more hardened criminals, for whom there is less chance of reformation. Efforts are made even in penitentiaries to

give the prisoners a chance to make as much as possible of their wasted lives, and to prepare them to be better workers when they return again to society. Many forms of prison labor are provided, including woodworking, machine shop, and farming pursuits. The influence of religion, education, and recreation is brought to bear at every opportunity to help such men.



Courtesy of Auburn Prison

A Prison School

The government tries to make useful citizens of prisoners by providing schools for them in the prisons and reformatories.

Probation and Parole.—When a person is convicted of a crime, and the judge believes that he deserves another chance, he may be placed on probation. This means that he will not be sent to prison, so long as he conducts himself properly. He makes regular reports to a probation officer,

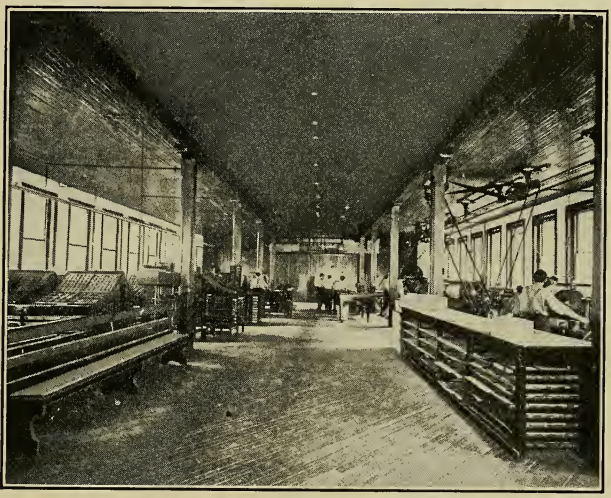
who observes his conduct. Finally, if his record is good, he is released entirely.

When a man has been sentenced to prison and has served part of his sentence he may be paroled; that is, he may be allowed to leave the prison, but is not discharged. While he is on parole he must make regular reports, the same as a person on probation. If he conducts himself properly he does not have to return to prison. If he does not he may be taken back to prison at any time for violation of his parole. In several states, there has been passed what is called an "indeterminate sentence" law, under which prisoners are sentenced for not less than a given number of years and not more than a given number of years. When a person has served the minimum time he may be released on parole, if his conduct has been good.

Humane Treatment of Prisoners.—Prisons have become more and more humane during the last few years. Formerly prisoners were treated with great severity. They were cast into solitary confinement for the slightest offense. No opportunities were afforded for education, religion, or recreation. They were kept at hard manual labor in some states and their labor was sold to contractors who derived profit from it. They were even chained together and worked in gangs on the highways. There are some instances of this inhumane treatment yet, but in the main, prisoners are treated with more consideration. They are given many opportunities for their own improvement. More of the men are trusted, and more of them respond to the trust placed in them. Religious services and recreation are commonly provided. Self-government is being tried and greater efforts are made at reformation than ever before.

Federal and State Prisons.—Most of the prisons are conducted under state laws. These include state

penitentiaries, reformatories, industrial schools for youth, and county and city jails or workhouses. Most of the offenses are against state laws; therefore, most of the criminals are in local and state jails and prisons. The federal government maintains penitentiaries for the persons who violate federal laws and who are to serve long terms. Usually arrange-



Courtesy of Sing Sing Prison

Prison Workshop

Prisoners are taught useful trades so that they can follow honorable occupations when released.

ments are made with the state and local authorities for the use of local jails for federal prisoners who are sentenced for brief periods.

Questions for Review

Why must rules or laws be obeyed?

Should a person be punished when he is ignorant of the fact that he has broken a law?

How is crime punished?

What crimes, if any, are punishable by death in your state?

Why are children who have broken laws treated differently than others?

What is the juvenile court?

What are reformatories?

Why are younger men and women who have broken the law sent to reformatories?

What means are used to help persons in prison to reform and lead better lives?

What is probation? What is parole?

Why are probation and parole adopted?

What cruel forms of punishment were formerly inflicted?

What newer forms of humane treatment are provided?

What prisons are run by state and local officials and what by federal officials?

Questions for Community Studies

What punishments are inflicted in your community and state?

Do you have a probation and parole system? If so, find out just how it is conducted.

Do you have a juvenile court? Have the workings of the court explained.

CHAPTER XVIII

UNFAIR PRACTICES

Preventing Fraud.—One of the principal objects which people desire to accomplish in the management of their affairs is protection against unfair practices and the prevention of fraud. Most men and women desire to be fair because it is the best policy. They see that if unfairness is permitted toward any one, they, too, may suffer. There are many people, however, who try to take advantage of others, who try to get things which do not belong to them, and who keep others from having the things which are rightfully theirs. Laws and rules are passed to protect against unfair practices and to punish fraud. There are so many ways in which unfairness and fraud may be carried on that these evils often exist in spite of the law.

Of course, if a man steals outright, or if he does harm to any one, he is punished. It is usually difficult, however, to find a way to punish a man when he steals from another by means of unfair dealing.

Monopoly.—The most common form of unfairness is the control by selfish persons of the things which people need. This is often brought about by monopoly. One person or a few persons get control of a product and are then able to dictate what the consumers must pay.

A monopoly is secured by ownership or control of the raw materials; by controlling the manufacture; or by securing control of the supply for sale. However it is secured the people are placed at the mercy of the monopolists. If

the goods monopolized happen to be necessities of life, the situation is serious for the consumer.

The evils of monopoly have been so plain to all people that laws to prevent monopoly have been passed by the states, and also by the nation. The Federal Trade Commission has power to investigate unfair practices in buying and selling goods, and the laws punish the dishonest dealer.

© *Keystone View Co., Inc.*

Testing Weights and Measures

Government inspectors regularly examine the scales and measures used in selling goods to see that the people are not being cheated.

Discrimination.—It is an American ideal that all persons should be treated alike and that special favors should not be given to any one. It is not considered fair play when one person is given advantages over another or when one person is charged less for goods or service than the rest. Some years ago railroads gave passes to favorites. They

also gave what were called rebates—that is, they charged the same rates but returned a part of the money received from their favorites. These practices did not give fair play to all and they were finally stopped by law. The same was true in certain cities where favorites were given free service by telephone, water, and gas companies, and street railways. These practices have been prohibited almost everywhere because they are not fair.

False Weights and Measures.—One of the common ways of fraud is to use short weights and measures in the sale of goods. The scales used for weighing are fixed so that while they appear to give a pound, they actually give less. The purchaser is charged for a full pound. Measures are sometimes made so that they seem to hold a quart or a peck when they actually hold less. This is simply a form of stealing, but it is so difficult to prevent that state and city laws have been passed creating departments of weights and measures, whose duties are to test all weights and measures to see that they are correct. If a man uses short weights or short measures, their duty is to arrest and punish him.

There are other kinds of short measures which people do not always think of as such, but which are really forms of stealing. If a man is hired for a day's work and shirks on the job, he is stealing from his employer. If an employer overworks his men, or pays less than a fair wage, he is stealing from them.

Imitation and Adulteration.—It is also a fraud to sell goods which are not as good as they are represented. There are many imitations which only an expert can see. There are some cheap materials which are used in place of good materials, such as imitation silks, gold, and silver. Old rubber is sometimes used in the manufacture of rubber goods. Such practices are methods of stealing.

A common form of cheating is in the sale of adulterated food, drugs, fertilizers, cattle feed, and seed. By selling colored water for drugs, sand for fertilizer, or sawdust for cattle feed, great profits are reaped by the rascals who thus cheat the people. The evils have become so serious that the government inspects foods, drugs, fertilizers, seeds, cattle feed, and other articles to determine their purity.

Fraudulent Banking and Insurance.—The banking business has grown up in this country as a great service to the people. A bank is a place where people may leave their money and have it protected. While it is protected it is earning interest. It is also providing the means by which the business of the community is run. Good banking benefits the man who deposits money, the banker, and the whole community. Banking is generally safe because it is constantly inspected by the government.

There are persons who use the good name of banking to give them a chance to steal. They do this by using the depositors' money for their own purpose. Sometimes such men escape the careful watching of the people's representatives. Laws are passed which punish men who steal. While the law punishes such men, people should be careful to select good banks for the deposit of their money. The people provide their own postal savings bank through the post office in which any one may safely deposit his money.

Insurance schemes are also started sometimes by fakers. After paying money for years the policyholder may find that the insurance company cannot pay for the losses which he suffers. Insurance companies are inspected by the government, but fraudulent practices among them sometimes escape detection.

Blue Sky Frauds.—Another kind of fraud is found in the sale of fake stocks and bonds, and of lands which do not

exist, or which are under water or otherwise useless. These are usually called "blue sky" frauds because it is like selling a place in the blue sky. Generally these are plain forms of stealing. The men who sell such stocks, bonds, and lands know they have no value and yet take the money of innocent people and give nothing in return. There are cases of such sales by men who did not know that they were worthless, or by men who were poor business men and did not use common sense in their plans. Sometimes also the men may have been honest in their ideas, but have failed in carrying them out. The investors lose money in all such cases.

There are laws to protect people in these matters, but clever men are sometimes able to get around the law. All people should be warned against investing money in anything which they do not know about, or upon which they have not had good business advice.

They should know that they are taking a chance if they invest in a new enterprise. They should know that they take a very great chance in buying an interest in lands or enterprises which they have never seen. In all cases if they wish to invest they should look to the character of the promoters and depend only upon honorable and experienced men and women.

Employment Frauds.—Men are sometimes cheated also by others who pretend that they can get jobs for them upon the payment of a part of their wages each week. It is pretended that a worker will be discharged unless he pays money. No man needs to pay anything for the right to work. All such cases should be reported to the employer or to the public authorities.

There are other ways in which people are cheated, such as selling fake steamship and railroad tickets, or charging more than the fixed price. The examples given show enough

of the ways in which fraud is committed. The object which every one should seek is to make it impossible for men to succeed at such frauds and to punish them for this kind of stealing, just the same as any person should be punished if he took the same number of dollars directly out of a man's pocket. Because it is so difficult to do this, it is well that people be prudent in their business dealings, trusting only those who are worthy of trust.

Questions for Review

What is meant by monopoly?

How are monopolies obtained?

What is meant by discrimination?

Is it fair to charge different prices to different people?

Why do people find it necessary to pass laws to prevent fraud?

What is the need for laws to prevent short weights and measures?

Name different kinds of short weights and measures.

Why do we need public inspectors of weights and measures?

What is adulteration of food and drugs? What articles are sometimes adulterated?

Why is it desirable to have testing of foods, drugs, fertilizers, cattle feed, etc., in public laboratories?

What are blue sky frauds? Give examples.

How can we prevent such frauds? Give other examples of fraud.

In what ways do fraudulent employment agencies cheat workers?

Questions for Community Studies

Find out what has been done by your state and community to prevent monopoly and discriminations.

What officials inspect weights and measures and how do they carry on their work?

How are foods, drugs, fertilizers, cattle feed, etc., inspected?

Discuss the statement that the buyer of goods should look out for himself and not depend upon public inspections to prevent fraud.

CHAPTER XIX

THRIFT AND SAVINGS

We have seen that the individual sometimes breaks down on account of sickness, accident, unemployment, and old age. Many times the breakdown could have been prevented if the individual had spent his income wisely and saved the remainder for the rainy day. People too often treat their income as though it were going to be the same or more for the rest of their lives. They forget that sickness, accident, unemployment, and old age may deprive them of the ability to work. Unless they are able to lay aside something in the good days they will have nothing to help themselves over the bad days. Unless they think in terms of their lifetime they are apt to have no more than enough to last them until old age compels them to quit work. Thrift consists in the wise spending of what one earns and the saving of the remainder for the future times of need.

Thrift is important to the individual and the community. Cardinal Gibbons in one of his last public utterances spoke strongly for economy and thrift:

> I would name economy—thrift—as one of the most vital assets in success. The law of God is the law of thrift and no man transgresses that law either in his personal or business affairs without incurring a penalty. . . . The economy of God is one of the striking features of the universe. Have you ever stopped to think of it? Not a single dead leaf is wasted; it goes to enrich the soil for future growth. Not a drop of water that is not used again and again—flowing down the river to the sea only to be caught up by the sun and showered down upon the grass and trees again. . . . Waste nothing as nature wastes nothing; expect some bad years as

nature expects them and provides for them by other years of abundance.

Wise and Unwise Thrift.—The thrifty person will provide first for a comfortable living for himself and family. It is not thrift to deprive one's self or dependents of necessary food, clothing, and shelter. The worker who deprives himself of proper food in order to save is merely shortening his working life. It is not thrift to deprive one's children of proper care and education merely to save money. The loss in the long run is greater than the savings. Instead of depriving himself of the necessities of life the individual should strive to make what he has go as far as possible. If he has spent his income wisely and there is a balance left, that balance should be saved for future uses.

Thrift and the Community.—The advantages of thrift come to the community as well as to the individual. The savings of people provide capital to carry on business. If no one saved there would be no accumulation of capital to develop mines, farms, factories, and railroads. The combined savings of all provide the community with the money and goods needed for further production.

Protecting Savings.—When one has saved money, the next problem is to invest it so that it will be safe and at the same time earn an income for the owner. The danger of loss is great and special care most be taken to prevent it. There are many agencies both public and private to care for the savings of individuals.

The School Bank.—In order to teach thrift to children many schools have started school savings banks. The children are encouraged to save their pennies and deposit them in the school bank. Such banks are conducted like regular savings banks. The children learn much about business methods through these banks. Their savings

draw interest and increase, thus giving encouragement for greater efforts to save. The children who have had the advantage of school banks derive great benefits from the lessons in thrift and saving gained by practice.

Postal Savings Bank.—The United States Government has provided for postal savings banks which may be used by all people. Anyone may deposit money in these banks by applying at the post office.

It takes only one dollar to start an account. The government pays a small rate of interest and guarantees safety. Back of the postal savings bank stands the pledge of the United States Government. There is no better security on earth.

© *Brown Bros.*

A School Bank

A bank supported and operated by the pupils, not only encourages the habit of thrift, but also provides practical experience in banking operations.

Savings Banks.—Savings banks have been organized all over the country. These banks receive the savings of the people. They pay interest at a fair rate to the owner and invest the money safely. The owner may draw out his savings at any time by giving notice some time in advance. Savings banks are inspected by public officials to insure sound and honest conduct of business.

Thrift and War Savings Stamps.—During the war the federal government developed some new methods to encourage people to save and help win the war. Thrift Stamps and War Savings Stamps were sold and these were widely bought by all people, and especially children. The savings of millions of people thus helped to provide the necessary money to conduct the war. The Thrift Stamps were exchangeable for War Savings Stamps and the government agreed to pay back the amount in five years with interest. The plan worked so well that it has been made permanent. The government now offers the opportunity to purchase Thrift Stamps and United States Treasury Savings Certificates on the same plan. The credit of the whole United States is back of the stamps and certificates and no investment could be safer.

Building and Loan Associations.—Among the useful agencies which help people to save and invest their savings are the building and loan associations. Such associations may be found in nearly every city and town. They receive the savings of people and loan the money to those who wish to build homes. These associations are beneficial because they encourage home owning as well as saving. They are inspected and supervised by public officials to see that they are soundly and honestly conducted.

Investment of Savings.—It is not an easy matter to invest one's savings to the best advantage. The average person does not have the necessary experience to select safe and sound investments. He may invest unwisely and lose his savings. Clever frauds are sometimes worked on people by unscrupulous tricksters. The results of such frauds should teach people to be careful with their savings.

The school bank, savings banks, postal savings banks, and

building and loan associations invest savings safely and thus take away the risk of loss.

When one wishes to invest his own savings he should seek safety and a fair return in the form of interest. Investment in a home is always a desirable one. Government bonds offer entire safety and a fair return. Other kinds of bonds are generally safe and give a good return. Alluring promises of large interest or profit should be carefully examined. No such investment should be made without experienced business advice.

Questions for Review

What is thrift? Why is it important to the individual?
Why is thrift important to the community?
What kinds of thrift are unwise?
Describe the school bank plan.
What is the postal savings bank?
Explain the uses of the savings bank.
What are building and loan associations?
How are savings protected?
Mention some good forms of investment.

Questions for Community Studies

Name all of the kinds of savings institutions in your community.

Obtain full details of the workings of the postal savings bank, school banks, saving banks.

Obtain full details of the plan of operation of a building and loan association in your community.

CHAPTER XX

SAVING NATURAL RESOURCES

We depend upon certain natural resources for many of the things which we need. It is necessary to prevent waste if we are to continue to have a supply, and if the future generations are to benefit as we do. Coal is essential as fuel to heat our houses and to run the factories and railroads. Petroleum is essential to light homes and supply fuel for gasoline, and other oil burning, engines. Copper and platinum are essential in electrical work. Iron and wood are necessary in almost every kind of enterprise. The supply of all these products is limited and we should save by making the most of what we have.

Some of the products we depend upon, such as coal and petroleum, cannot be replaced; they are destroyed by use. Other materials, such as wood, may be replaced by tree planting and forestry. We should prevent waste of such resources in every case, and we should make provision for a continued supply of those that can be replaced.

Fair play to the future generations demands that we shall not permit waste of those substances which are a gift to all the people of all generations. We have a right to use what we need of the resources of the earth, but it is not fair to use more than we need or to waste any.

Coal.—The supply of coal in the earth is limited and at the present rate of increase in its use the supply will not last for another century. Already many of the most easily worked veins of coal are exhausted.

The waste of coal has been very great. It is estimated

that for every ton of coal taken from the mines a ton and a half has been wasted. This waste has occurred because

© *Underwood and Underwood*

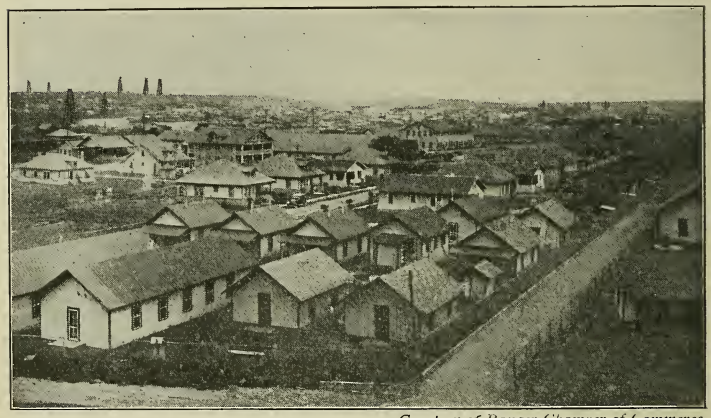
A Coal Mine

Miners are here shown at work far underground in a coal mine near Scranton, Pa.

of faulty methods of mining and because the better seams were mined and the rest left to cave in. The waste of coal has also taken place in the use of faulty processes in the

manufacture of coke. Coal has been wasted very often by its use in badly constructed engines.

We are dependent upon the use of coal for many of the necessities and comforts of life. When the supply is cut off even for a few days factories shut down and people suffer. We need to realize its vital importance and preserve the supply.



Courtesy of Ranger Chamber of Commerce

An Oil Town

This view of Ranger, Texas, shows temporary dwellings for laborers employed at the oil fields which can be seen in the distance.

Petroleum and Natural Gas.—The supply of petroleum is very limited and probably will not last longer than a half century. Within a few years the supply will begin to be greatly diminished and unless substitutes are found serious results will happen.

Petroleum and its products now run the gasoline engines used in motor cars, manufacturing, farm power, and for other purposes. If the supply were suddenly cut off severe hardships would result. Our aim should be to use the supply

with great care and to provide by experiments for substitutes which can be secured at low cost.

The supply of natural gas is already about exhausted. It was used wastefully with shameless disregard of rights. Those who allowed it to go to waste cannot repair the damage they have done. If it had been carefully used, it might have lasted for several generations.

Iron, Copper, and Other Minerals.—Iron is the most important and widely used mineral. Its supply is limited and should be carefully guarded and preserved. Copper has come to have very great importance because of its use in the electrical industry. If the supply of copper were to be cut off the electrical industry would be crippled to a large degree. We need to preserve the supply we have and prevent its waste.

Platinum is another mineral that has come to have great value because of its use in the electrical industry. The supply is very limited and must be preserved. Lead and zinc are two minerals used largely in paint making which have come to be of great importance. The supply needs to be preserved and waste prevented because both lead and zinc are destroyed in the processes in which they are used.

Wood Products.—The use of wood is so universal that its importance scarcely needs discussion. We depend upon wood for many of our most vital needs. We have been very wasteful of wood products because the supply has seemed to have no limit. The destruction has gone on until the supply of wood products is limited to a few areas, some of which are at a great distance from the market.

There has been great waste in cutting trees, and the losses from forest fires have been enormous. Fortunately, wood products may be supplied continually by a proper policy of forestry. If we give attention to the subject

Courtesy of "American Forestry"

Forest Fire Watch Tower

By means of these watch towers many forest fires are detected and extinguished by forest rangers. This lookout station is in the Shasta National Forest, California.

carefully we may continue to produce enough to last for all time on lands which would otherwise be largely useless.

The state and national governments have both done a great deal to preserve forests and to encourage tree planting. They have also done much to prevent the spread of forest fires by patrolling forest lands and by punishing those who start fires in forests.

Courtesy of U. S. Dept. of Agriculture

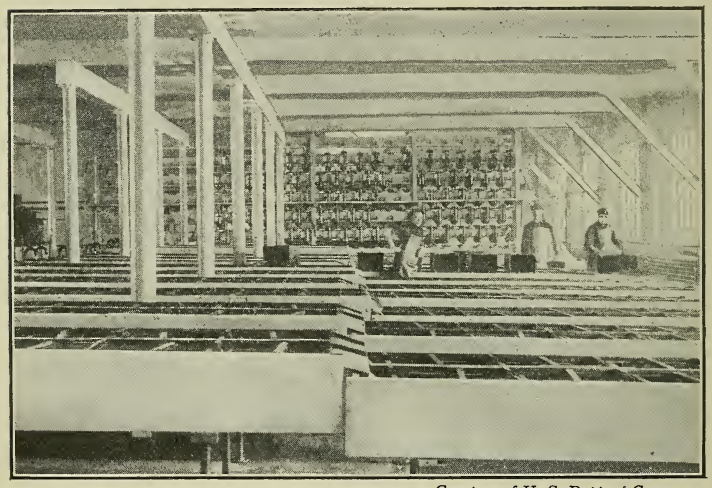
Soil Erosion

Soil is being continually worn away by water. This view shows fertile land ruined by erosion.

Soils.—The soil contains the mineral and vegetable substances which produce agricultural crops. If those substances are removed and are not replaced the soil becomes useless. If soils are allowed to grow poor continuously, there will come a time when not enough food products can be raised to feed the people.

It is important that farmers learn to preserve the fertility of the soil. This can be done by planting different crops in

successive years, because some crops put into the soil certain elements which others take out. The strength of the soil can be increased by the use of fertilizers which put back into the soil the elements which plants use. The agricultural schools, colleges, and experiment stations have been for a good many years discovering how to preserve soils and have been teaching the farmers how to put these



Courtesy of U. S. Dept. of Commerce

Fish Hatchery

The government promotes the hatching of fish in order to keep the streams supplied for the benefit of the people.

discoveries into practice. The people of to-day owe a duty to the coming generations. We must keep the soil, upon which all must depend for a living, from having its fertility destroyed.

Birds, Game, and Fish.—The protection of wild birds is a splendid form of conservation, because birds prevent the spread of insect pests which destroy plant life. We have

laws in most of the states which protect wild birds and we have a national law which prevents harm to birds when they are migrating from state to state.

The supply of fish in our streams is also a matter of importance, because fish is an important item of food. The government provides fish hatcheries which continually keep up the supply of fish for the streams and lakes. We have laws prohibiting fishing in certain seasons.

The supply of game is kept up by the laws which prevent the killing of game, birds, and animals in certain seasons. The supply of game and birds is increased by creating game preserves and by promoting the breeding of animals and birds.

Human Resources.—Most important of all is the need to preserve the powers of man himself. It is of little value if we preserve the natural resources of the earth and do not keep ourselves fit to enjoy them. The best kind of conservation is that which keeps people strong and healthy, prevents sickness and accident, and takes care to restore those who suffer from disabilities. We need to have good conditions under which to live and work, and every person should be protected against the harm which comes from disease and accident. Children especially should be protected in their early years and should be kept from labor harmful to their physical welfare.

QUESTIONS FOR REVIEW

What are natural resources? Why are they important?

Name the most important natural resources. Why is each important?

What are the principal uses of coal?

How has coal been wasted?

What should be done to save coal?

What are the uses of petroleum and natural gas?

What should be done to save petroleum and natural gas?

What substitutes may be found for petroleum?
What are the uses of iron? Copper? Platinum? Lead? Zinc?
What are the principal uses of wood products?
Why should attention be paid to forestry?
In what ways are wood products wasted?
Why should steps be taken to prevent insect pests? Forest fires?
Why is the preservation of the soil important?
How are soils exhausted?
How are soils restored?
Why should we protect birds, fish, and game?
What are human resources?
Why should we take steps to prevent disease? Accidents?
Why should special measures be taken to protect children?

Questions for Community Studies

Make a study of the principal uses of coal, petroleum, wood products, iron, copper, lead, and zinc in your community and show what would happen if the supply were exhausted.

What steps are being taken to save these resources?

What are the laws to protect birds, fish, and game in your community?

Gather all the local information about the work done to preserve soils.

What are the laws relating to child labor in your state?

Collect examples of safety first work.

CHAPTER XXI

RURAL PROBLEMS

Rural problems center around the business of agriculture. When we speak of the rural problem we think in terms of the condition of those who live on the farm and of the condition of the business of farming itself.

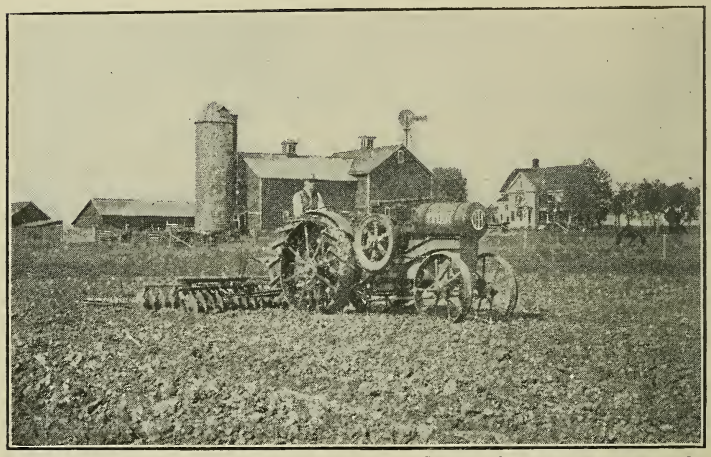
Agriculture is the basic industry of the country. The farm produces the foodstuffs and the materials for clothing. Since agriculture is so important to our industries, the conditions under which it is carried on should have the closest attention.

Trend Away from the Country.—During the last forty years there has been a marked trend of the people away from the country to the city. The tendency has been increased lately until less than half of the people of the United States now live in the country. It is plain that if this tendency continues the country will not have enough people on the farms to supply the necessary foodstuffs to feed all of the people, unless the processes of agriculture are greatly improved.

Part of the tendency to go to the city is due to the fact that fewer people are needed on the farm to-day than formerly. Improved farm machinery has made it possible for one man to do the work which required several men under the conditions of fifty years ago. This is true in all kinds of farming.

The most common reason for the tendency of men to leave the farm for the city is that people think they have better opportunities to get ahead in the city than in the

country. It is true that for some there are more advantages, and it is true also that more comforts of life are secured by those who succeed in the city than for the majority of those who remain in the country. The city provides more opportunities for education, social affairs, and



Courtesy of International Harvester Co.

A Modern Farm

This view of a large, well-kept farm shows the ideal surroundings of farm life. Modern farm machinery has made farming much easier.

recreation. It also has more of the superficial things of life, which blind the people to the more substantial advantages of the country. The advantages of the country consist of greater independence, more healthful surroundings, the greater possibility of home ownership, and fewer evil conditions than confront the city dwellers. It is probable that if the rank and file of people who leave the farm for the city were able to see economic and social advantages in the country equal to those of the city, they would prefer to remain on the farm.

The rural problem is that of making agriculture more productive and profitable, and conveniences and comforts in country life more universal. The rural problem lies in the providing of better opportunities for education, both of a general and of an agricultural character; better opportunities for religious observance; better roads for the farmers' business and pleasure; more money made available to be borrowed by farmers to finance the operations of farms; and a system of marketing through which the farmer may receive a larger proportion of what he produces.

What the Government Does for the Farmer.—The government has already provided on a large scale for the education of people in agriculture. This has been done through agricultural schools and colleges, experiment stations, extension divisions, county agents of agriculture, and studies and publications of the United States Department of Agriculture.

The Department of Agriculture.—The Department of Agriculture was created in 1887 for the purpose of gathering information and issuing publications which would aid farmers in their work. Many duties have been added from time to time and the Department of Agriculture now spends millions of dollars in studying soils, improving seed, giving weather reports, studying marketing and business methods for the farmer, and publishing leaflets, pamphlets, and books of information of use to those engaged in agriculture. Several of the states maintain departments of agriculture which do similar work within the state.

Agricultural Colleges.—While we were in the midst of the Civil War the federal government passed a law granting large areas of public land to the different states for the purpose of maintaining schools of agriculture. Under this law every state in the Union established an agricultural

college for the training of young men and women in the science and art of agriculture. Many thousands of people have gone through these colleges and have become farmers and scientific investigators of farm and home problems.

Experiment Stations.—Those who were interested in agricultural problems soon found that one of the great needs was to test soils and crops in various communities, and to actually demonstrate the growth of crops. The national government promoted this by giving aid to the states, and the states established experiment stations, which are usually conducted in connection with the agricultural colleges. Experiment stations have shown by actual test what could be done with different kinds of soil and with different kinds of crops. New kinds of crops have been introduced into various states after experiments have shown that they could be successfully grown.

Extension Work.—After the work of agricultural colleges and experiment stations had been developed it was seen that the next step was to get the results of the experiments into the hands of the farmers in such way that the farmers would use them. It did little good to learn facts about agriculture unless those facts were actually used by farmers to produce crops. The states and the nation in coöperation, therefore, started a system of farmers' institutes, where the science and art of agriculture were demonstrated and where trained speakers told the farmers of the new experiments. The next step was the provision for county agents who go from farm to farm to help the farmer with his problems.

Good Roads and the Farm.—All people are interested in good roads because they depend upon roads for the transportation of the means of livelihood. The farmer is, however, most directly concerned. It is the farmer who must

drive through the mud of bad roads. He is the one who is shut off from the world by impassable roads and who loses money because he cannot haul his goods to market in certain seasons. The automobile and motor truck have been a great boon to the farmer, but without good roads he must remain shut in for long periods.

The movement for good roads with state and national aid will undoubtedly soon improve the main roads so that one of the hardest problems of country life will be solved.

Financing the Farms.—It takes a large amount of money to buy a farm, purchase equipment, and supply stock. Few people who want to be farmers have enough to make the start. It costs a good deal to plant crops and cultivate them. The farmer must wait for the harvest and the sale of his products before receiving any money. It is the business of the banks to supply money for such purposes, but the rural banks do not have enough money on hand to supply the need.

The government has provided for financial aid by establishing Farm Loan banks which make a business of loaning money to farmers to purchase or improve farms. The states are also providing for what is called rural credit by which more money will be made available for borrowing in the rural sections to help finance production of farm crops.

Marketing Farm Products.—The products of the farm generally pass through the hands of several dealers before they reach the consumer. Each dealer takes a profit so that the cost to the consumer is often twice or three times as much as the farmer received. The real problem of marketing is to make the sale as direct as possible from producer to consumer. The farmers are engaging more and more in coöperative arrangements by which they work

together to sell their products. The consumers are also combining in coöperative societies to buy what they need. These coöperative organizations tend to bring producer and consumer closer together.

Questions for Review

What is the rural problem?
Why is agriculture the basic industry?
Why is the trend away from the country an unfavorable symptom?
What reasons are there for the trend to the city?
Why should education in the country be improved?
Why should the Church be extended in the country districts?
What does the government do for the farmer?
What are the uses of the Department of Agriculture?
What is the purpose of the agricultural colleges?
Explain the uses of an experiment station.
Why does the government provide for extension work?
Discuss fully the advantages of good roads to the farmer.
What is the meaning of the term "rural credit"?
Show why it is necessary to improve the system of getting goods from producer to consumer.
What is meant by coöperation?

Questions for Community Studies

Find out the measures taken by your state to improve agriculture,
Where is the agricultural college in your state?
Where is the experiment station in your state and what does it do?
Do you have county agents of agriculture?
Do farmers in your community have banking facilities to help purchase farms or to produce crops?
Do you have any coöperative societies? If so, find out their plan of operation.

CHAPTER XXII

CITY PROBLEMS

More than half of the people of the United States live in cities and the number is rapidly increasing. Problems of city life are, therefore, important because they are connected with the welfare of the majority of people.

Cities are the centers of manufacture and trade. The raw materials from the farm, forest, and mine are brought into the city and are there manufactured into articles which are in turn shipped to all parts of the world. The country depends upon the city for manufactured articles, including a large part of foodstuffs, and all of the clothing and machinery. The city depends upon the country for the raw materials out of which goods are manufactured; also, for the food and fuel necessary to sustain and protect the lives of its people. The dependence of the city upon the country and of the country upon the city is plain to every one. The country as well as the city is concerned with everything which relates to the system of transportation, and to the facilities for unloading, distribution, and storage of goods in the city.

City Needs.—Because of the fact that people live closer together in cities there are more needs in common than there are in the country. In the country there is no great danger of the spread of fires and fire departments are not necessary. In the city, if it were not for fire departments, every fire would become a conflagration. The rural roads do not need much policing, but the city streets, if left without police, would be the scenes of constant collisions, serious

accidents, and deaths. The country people are not in danger from garbage and sewage, but the city must pro-

Courtesy of Packard Motor Co.

A Large Manufacturing Plant

Modern industries are housed in fine, well-built, and well-ventilated buildings.

vide means to dispose of waste, or else it would become a menace to the health of the people. The country does not need such strict provision to suppress disease, because the

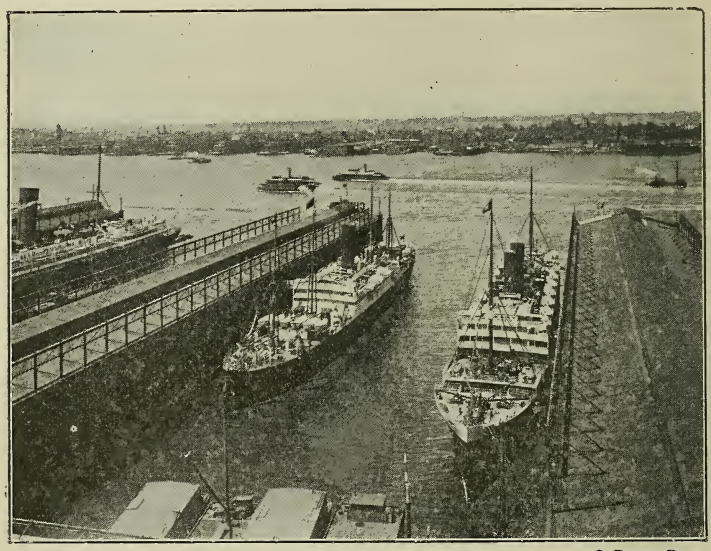
people live far apart and do not mingle a great deal in crowds. The city must provide strict rules to prevent the spread of disease. The country has no need of parks and playgrounds for the health of the people. The cities must have parks and playgrounds to provide healthful recreation for their people. These examples show how much greater is the necessity for people in the city to act together for the common welfare.

Transportation.—The transportation problem of the city consists of three parts—the streets and sidewalks upon which people travel and upon which goods are hauled and delivered; the street railways which take the people back and forth to their homes and to their work; and the railroads and terminals which provide for the transportation of people and goods in and out of the city.

Streets.—The problems of the streets are many. First, a city must plan proper arrangement of streets so that people may get in and out of the center of the city readily; the correct width of streets must be considered so as to prevent congestion; serviceable paving must be provided so as to withstand the traffic; rules and regulations for the protection of the people in the use of the streets must be enforced; traffic policemen are needed to insure safe transportation on the streets.

Street Railways.—The problems of the street railways lie in the provision of such transportation as will enable people to travel at small expense to and from their homes. Provisions should be made for rapid transit so that people may, without great inconvenience, live in good surroundings, away from the industrial sections. Transportation is provided in all cities by electric surface cars and motor busses. Elevated railways and subways also are built in the larger cities. The arrangements of all of these facilities

for travel in progressive cities are made so as to prevent as far as possible the congestion of people at any point. Efforts are made to prevent the overcrowding of cars or busses, and to promote the safe transportation of passengers.



© *Brown Bros.*

Wharves in New York Harbor

Transatlantic ships are seen moored beside the enormous wharves provided along the water front. Here the products of our land are shipped out and goods from other lands received.

Railroads and Terminals.—The problem of getting people and goods in and out of the city with the greatest efficiency and the least delay is the burden of the railroads and terminals. When railroads and terminals are badly arranged every one loses time and every car of goods is delayed. Such losses and delays are expensive and add to the cost of goods. Union passenger stations save the time of travelers. Belt lines of railways in the city deliver freight

cars to and from the factories quickly. Adequate terminal facilities and warehouses permit the switching and unloading of cars without delay. These are important for the people of the city. The people of the country are affected by the kind of transportation system, as well as the system of storage.

A Transcontinental Express

Fast trains now cross the continent in five days. This shows one of the famous trains crossing Great Salt Lake.

Private and Public Ownership.—The community provides for the building and the care of its streets, but otherwise the provisions for transportation are largely in the hands of private owners. The street railways are usually conducted by private companies which obtain from the city the right to use the streets. Railroads and terminals are likewise managed by private owners. The people of the city must see that the private owners of these facilities carry on their business for the common

good, and that they do not charge excessive rates for the service given. The service is a public one which the people permit private owners to furnish, instead of doing it themselves by government ownership. If the private owners fail to give service the city must provide the service by government ownership.

© *Ewing Galloway*

Model Housing

This is a row of model homes in Kansas City for families of moderate incomes. Extensive playground facilities add to the attractiveness of these fine dwellings.

Housing.—The housing of people is an important problem in the city. The crowding of people in small quarters results in bad living conditions and in the danger of disease. People sometimes attempt to live near their work in order to avoid the expense and the delays of travel. They depend upon private owners for housing, and if the private owners increase rents excessively the people of small incomes are compelled to crowd into closer quarters. The development of quick and cheap transportation enables people to live farther away from their work, and to find surroundings

which are happier and more healthful. The building of homes in outlying sections where fresh air, open space and light, and gardens are available tends to relieve the congestion in the crowded sections. The encouragement of home ownership takes people away from the bad conditions of crowded tenements. The larger the city, the more serious becomes the congestion in certain sections. Many people live in the crowded sections of New York and other large cities in narrow spaces where fresh air and light are scarce. A score of people sometimes live in a space scarcely large enough for a small family. The individual, and especially the children, do not have fair play under such conditions.

Protective Measures.—The people of the city need more police protection than the country because of the greater dangers of accidents, and because criminals flock to the hiding places in the city. Fire protection is necessary to prevent disaster. Health protection is especially important if the individual is to be protected from those who never think of the rights and safety of others. The food supply of the city must be watched carefully to prevent the sale of impure articles and the risks to health which come from adulterated or decayed food. The water supply cannot be obtained from wells as in the country because of the danger of disease. It must usually be brought in from some distance and filtered and must be carefully examined constantly to prevent the spread of disease germs. Sewage disposal becomes so important in every large city as to make necessary the development of sewage systems and sewage disposal plants. Garbage becomes a nuisance even in the large villages and garbage removal and reduction plants are necessary. Such plants are conducted by some cities at a profit by saving the fats and oils and other substances in

the process of the reduction of garbage. The city is compelled to pay attention to the cleaning of streets, not only for the sake of appearance, but for the prevention of disease. It also makes provision for the prevention of smoke which becomes a menace to the comfort and health of the city people.

© *Ewing Galloway*

A Crowded City Street

The congestion in city streets is unsightly and is often the cause of serious accidents to children.

The City Beautiful.—The cities of the United States have been built up without much idea of beauty. Industrial plants have been erected next to the residential sections. Ugly-looking buildings have been constructed, hideous billboard signs have been allowed to line the streets, and railroad entrances along tumble-down alleys offer the visitor an unpleasant view of the city. Those who love beauty have tried for many years to awaken the people to the need of more artistic surroundings. They revolt at the idea of dirty streets, hideous structures, unsightly alleys, and ugly billboards; and they are seeking to build up the city beautiful, where buildings, streets, parks, playgrounds, public structures, monuments, and other works of art are all built

harmoniously. They would protect the residence sections from the intrusion of the factory, the coal yard, or the garage; they would limit the heights of buildings to insure artistic lines; they would have monuments and billboards only when approved from an artistic point of view as to appearance and location, and they promote clean-up and paint-up campaigns to beautify the city. In all this they believe that the city beautiful pays, not only in the sense of pride of its citizens, but in the improvement of all conditions which make for the success of the city and its citizens.

Questions for Review

Why are city problems important?

What percentage of the people of the United States live in cities?

Show how the city depends upon the country.

Show how the country depends upon the city.

Give five examples of special needs of the city.

What does the problem of transportation consist of in cities?

What do we mean by the term "rapid transit"?

Why is a union station economical for the people?

Who owns the street railways of your city? the warehouses? the grain elevators?

Why do the people control the rates and service of street railways?

What is the problem of housing?

Show the relation between transportation and housing in cities.

Name six protective measures necessary in cities.

What is the meaning of the term "the city beautiful"?

What things can be done to make a city more beautiful?

Show the advantages of a "clean-up and paint-up" campaign.

Questions for Community Studies

Show how your own city is dependent on the country.

Give a list of necessary products which come into your city from the farm.

Study the problem of railroads, terminals, and storage facilities in your city by inquiry among business men to see if they are sufficient.

Do you have any crowded sections in your city?

What is done to give play places for children?

Find out the source of supply of water for the city.

How are garbage and sewage disposed of?

What is being done by your city to make it beautiful?

CHAPTER XXIII

TRANSPORTATION

EVERY one depends on the transportation system. Only a part of the products of the country are consumed at the place of production. The rest is transported from the producer to the consumer over highways, railroads, canals, or oceans. The system of transportation increases in importance for the individual and the community as men specialize their labor more and more. The importance of good transportation increases as we are compelled to reach out farther for supplies and for markets. When each community supplied most of its own needs, transportation was not a very important matter. To-day, however, we get most of the things we use from distant places where they are made and we in turn supply other places with what we produce. Transportation has, therefore, become of vital importance.

Highways.—The highway and street are among the first needs of a modern community. With these facilities people may exchange products in the community, transport their surplus to market, and bring back the things which they need but do not produce. There are about 2,200,000 miles of highways in the United States connecting all sections. A large part of these roads are dirt roads and some are mere trails over which travel is difficult. About ten per cent are improved roads, including those of brick, concrete, macadam, rock, or sand clay.

The improved roads form a system connecting many of the larger places and the aim is to extend good roads to

every market center. When that time comes we shall have the dirt roads connecting each farmhouse with market centers, and the market centers connected with other centers by means of improved roads. Between the larger

Courtesy of Chamber of Commerce, Portland, Ore.

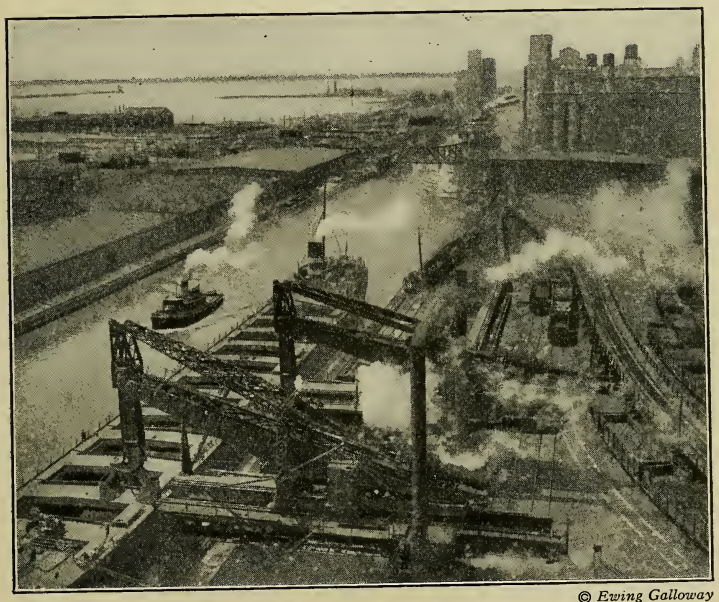
A Beautiful Highway

The government has provided fine highways connecting communities throughout the country. This is a view of the Columbia River Highway, Oregon.

centers where heavy traffic passes, permanent roads capable of withstanding the traffic are already being constructed. City streets which must stand a heavy strain are, as a matter of economy, made very substantial.

Railroad Transportation.—The railroad is the chief means of transportation for goods and people for long distances. There are about 275,000 miles of railroads in the United

States and most of the country is brought within reach of a railroad station or shipping point. The railroads reach the great centers of products—farms, mines, and forests; they connect with the centers of manufacture and with the



© *Ewing Galloway*

A Lake Port

This view of the harbor at Buffalo, N. Y., shows the facilities for the care and handling of the immense amount of freight shipped by way of the Great Lakes.

water ports. The bulk of the railroads are steam roads, but electric railways have been extensively built in recent years, and have brought the network of railroads closer to the homes of people and to the sources of the supply of products.

Waterways.—The waterway was the earliest means of transportation. The people of ancient days lived along

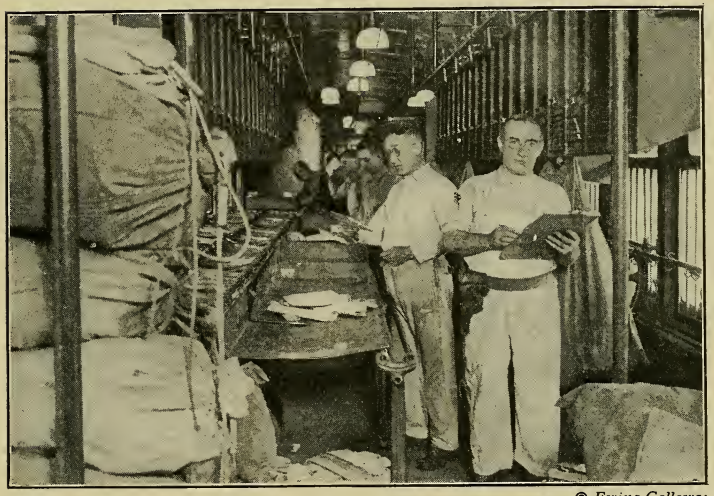
the watercourses. The principal centers were seaports and the bulk of the people of the world lived within reach of water transportation. As people moved into the interior, efforts were made to extend water transportation by means of canals. We had at one time in this country a considerable system of canals. Some very important links in our transportation system are now supplied by such waterways as the Erie Canal, Welland Canal, and Cape Cod Canal.

The growth of world commerce has advanced the importance of water transportation. We send and receive vast supplies across the seas. The merchant ships of to-day are of great importance and we are likely to be more and more dependent upon them. If ocean transportation were to be cut off, all the countries in the world would be in dire distress. England's cotton mills would stop for the lack of raw cotton; France would produce silk without a market; American tire plants, and therefore automobile plants, would practically stop. These are only a few examples of hundreds that might be mentioned of world dependence on transportation.

Air Transportation.—The uses of the airplane in the war caused its improvement as a means of transportation, and air service is now an accomplished fact in several parts of the world. The use of the airplane is likely to increase in the delivery of mails, products of small bulk, and passengers. The great speed possible enables delivery in an incredibly short time. Mail has already been delivered from San Francisco to New York in less than three days.

The Postal Service.—The delivery of written messages and printed matter has been a function of the government ever since the early colonial days. Benjamin Franklin was one of the first Postmaster-Generals. The post-office system

now consists of a post office in every city, town, and village, railroad postal service, city mail delivery, and rural delivery. Transportation for mails is provided by railroads, waterways, stagecoach, and airplanes; and every corner of the



© *Ewing Galloway*

In a Railway Mail Car

Mail is assorted and distributed on trains by railway mail clerks, thereby saving considerable time in the delivery of letters and other mail matter.

country is reached. The system is not run for profit, but as a service for the common benefit of all the people of the country. Rates are fixed not to make a profit, but to stimulate the use of the mails. Letters are delivered for two cents from one end of the country to the other, even into the most remote regions.

Since 1912 the post office has undertaken to deliver parcels under the parcel-post system, making a charge according to the weight and to the distance.

Telegraph and Telephone.—The transmission of intelligence by the telegraph and telephone is a business of vital consequence to the people. We have come to rely increasingly upon the telegraph and telephone to transact business. Millions of messages are transmitted annually, and the system now rivals the postal system as a means of communicating intelligence and of carrying on business. The wireless telegraph and telephone are being rapidly perfected for general use and will play a large part in the future for transmitting messages.

Public Management and Control.—The highways of this country are public highways maintained at public expense and free to all. Private parties built roads and tried unsuccessfully to maintain them by charging toll. Toll roads were constructed in many parts of the country, but they could not be made to pay a profit to the private owners and were taken over by the public. Bridges were also built in many places by private parties and toll was charged for use. These private toll bridges have also about gone out of use as private enterprises. The public as a rule maintains the bridges as a part of the roads. The government conducts the postal system and contracts with the railroads and stage drivers to transport the mails. It owns or leases the post-office buildings from which the mail is distributed in every city, town, and village. The air mail service is owned and conducted by the government.

The railroads, telegraph, and telephones are privately owned and managed, although during the war they were taken over and conducted by the government. While the government does not own and manage the companies, it does regulate and control them. Rates and service are subject to control by the government, and they are closely regulated by the states and the nation, in order to serve at

a fair rate and without discrimination all the people of the country. Street railways are also owned by private owners, but are subject to the strict control of the city and state. Their rates and service are regulated and closely supervised so that all are treated alike.

The highways are built and managed by the townships and counties, with the aid and supervision of the state. Usually the dirt roads are left entirely to the management of the township; the more important local roads are sometimes constructed by the township and county in partnership; and the most important roads are generally constructed by the counties with state aid, or by the state alone and are subject to the supervision of the state.

Since 1916 the federal government has given aid to the states in building main highways constituting a national system. The states must contribute an amount equal to that of the national government and the roads must be built according to the plans and specifications of the Federal Good Roads Bureau.

Questions for Review

Why is transportation important to all of us?

What means of transportation are used to supply your community?

What means of transportation are used to carry goods to market from your community?

Describe the roads of your community.

What kind of streets are built in your city?

Why should streets and roads be built of the most durable materials?

Are railroad facilities available for all the needs of your city or community?

Are street railway facilities adequate in your city?

What waterways are used to help supply the needs of your community?

Why are we dependent upon ocean transportation?

Why is air transportation likely to increase in importance?

Describe the service of the post office in your community.

Why is it a good policy to make the rates of postage low?

Should the postage rate be fixed according to distance or be uniform for any distance?

Describe the uses of the telegraph and telephone as aids to business.

What parts of the transportation system are owned and run by the people?

Why is it best to have roads and bridges owned by the people and free to all?

Why should the rates of fare on railroads and street railways be regulated by the people?

What local officers look after the roads in your community?

What city officers look after the building and care of streets in your city?

Questions for Community Studies

Make a list of twenty-five necessities of life and show in each case how we depend upon transportation to get them.

Study the methods of construction of each of the several kinds of roads or streets in your community.

Make a study of the condition of roads and streets in the community.

Find the exact way in which railroads and street railways are regulated by the government.

CHAPTER XXIV

CAPITAL AND LABOR

When we discuss the problems of capital and labor, we discuss the conditions under which employees work for employers. The problems cover wages, hours of labor, and conditions under which employees work. These problems are important, for they concern the livelihood of the workers, the management of business, and the welfare of the whole people. No question of our time is so vital to the common welfare as the question of capital and labor.

All men who are engaged in work are either employers or employees, except those who work for themselves. The employer organizes the business and employs managers and workmen. The employee sells his labor to the employer for a certain length of time at a given rate of pay, or for a given piece of work at a certain rate. The employer seeking workers agrees to employ men at certain rates of pay. The employee seeking work sells his labor to an employer. A man who is dissatisfied may refuse to work and a man whom the employer does not want may not be hired or may be discharged.

When employers and employees come to decide upon the amount of wages, the number of hours of labor, and the conditions of work, the employee has little power in comparison with the employer, because he must have work in order to live and cannot spend much time in seeking it. The employer on the other hand is not forced to employ any particular man and he can generally force a worker to come to his terms.

Trade Unions.—The weakness of the individual employee in bargaining with an employer has caused the workers to combine in trade unions and to bargain with the employer as a whole group. Instead of a hundred men going singly to the employer, representatives of the hundred men bargain with the employer for the whole group. This is called collective bargaining. By means of collective bargaining the employees are put more nearly on an equal footing with employers in bargaining power. Collective bargaining extends sometimes to all of the men in a trade all over the country. Soft-coal miners and railroad men in this country have bargained through their own committees with committees representing their employers throughout the entire country or throughout certain regions.

Trade unions have long been considered necessary for the welfare of the workers. In 1891, Pope Leo explained the great good that comes to the workers by such associations. The Pastoral Letter of the American Hierarchy in 1919 called attention to "the right of the workers to form and maintain the kind of organization that is necessary and will be most effectual in securing their welfare." The Letter declared also for "the right of employers to the faithful observance by the labor unions of all contracts and agreements."

Wages.—The chief cause of dispute between employers and employees is the subject of wages. The men naturally contend for more wages and the employers try to prevent increased cost. It is difficult in such circumstances to agree upon a standard which is just and acceptable to both sides. The men contend for at least a living wage to enable them to support themselves and their dependents according to the dignity of human beings. Right-minded employers accept the standard of the living wage, but there are many

disputes as to what constitutes a living wage, and whether the industry can stand the wage demanded.

Hours of Labor.—Another question which causes disputes between employers and employees is the number of hours in the day's work. At one time twelve and even fourteen hours was the standard day's work. It was gradually reduced to ten and finally, in most employments, to eight. Some employments still continue the ten-hour day and in a very few industries even a twelve-hour day prevails. The men contend generally that in many employments an eight-hour day is as much as a man should be required to work, and that time should be given for recreation. Many employers and employees have come to believe that the eight-hour day is better than the ten-hour day, because men are able to work more effectively for the shorter number of hours. Every one agrees that a day of more than ten hours is wrong. Laws have been enacted fixing eight hours as the length of the day in all public works, and in some states, laws have been enacted to prevent women from being employed more than eight hours. It is recognized that in monotonous and unhealthy employments, and those in which the workers are under a nervous strain, a shorter day is necessary to preserve the health of the workers.

Health and Safety.—The conditions under which men work are also a matter of concern to the employees. The loss of health is a serious thing to a worker, for he is thereby prevented from earning a living. The loss of working power through an accident is a disastrous thing for the same reason. Men have begun to see that they cannot protect themselves from accident and disease by their own efforts. It is necessary to require safety devices and healthful conditions by law in order to protect the health of all the workers.

Nearly every state has made some provision for the inspection of factories in order to prevent accidents and disease. The "safety first" movement for the prevention of accidents in industry has made rapid progress. We see already the beginnings of a like movement for the prevention of disease.

Courtesy of B. Altman Co., New York

For Employees' Welfare

Large stores and industries are providing places for rest and recreation which are available to workers when not on duty.

Open and Closed Shop.—The open shop is one in which men who do not belong to a trade union work with the men who do belong to a trade union. A closed shop is one in which only members of trade unions are employed. Another form of closed shop is one in which the employers hire none but non-union men, the shop being closed to union men.

Many disputes between employers and employees are due to the contest over the open and closed shop. The tendency of trade unions is toward the closed shop, or shop closed to non-union men. Many employers favor the shop closed to union men. The two kinds of closed shops as well as the open shop are found in different industries.

Arbitration.—When employers and employees cannot agree upon wages, hours of work, or other conditions, they sometimes submit their differences to arbitration. Each side chooses representatives, who in turn choose other representatives, and the board thus created acts as a jury to bring about a fair settlement. This is the best way to settle differences.

The Pastoral Letter of the American Hierarchy says:

> Neither employer nor employee may reasonably reject this method on the ground that it does not bring about perfect justice; no human institution is perfect or infallible. Even courts of law are sometimes in error. Like the law courts, the tribunal of industrial arbitration provides the nearest approach to justice that is practically attainable.

Strikes and Lockouts.—Instead of settling differences or submitting disputes to arbitration the employees sometimes resort to the strike and the employers, to the lockout. The strike means that men quit work in a body and refuse to work under existing conditions. The lockout means that the employer closes his plant to his employees. When a strike or lockout occurs the employees strive to persuade others from taking their places. Employers often bring in new workers, called strike breakers. The conflict sometimes grows bitter and violence occurs. As a rule, the strike or lockout does not determine which side is right, but rather which side is stronger. After severe losses to both sides some agreement must finally be reached.

Mediation and Conciliation.—When a strike has been begun it ends either in the defeat of one or other of the parties to the strike, or by the mediation of outside parties. The states have nearly all provided some public agency to investigate the cause of strikes, and to attempt to mediate or to conciliate the strikers and employers. The United States Government has a department whose function is to investigate and settle disputes in railroad work. During the war the War Labor Board was created to settle all kinds of disputes between employers and employees and it had good success. It frequently happens that an impartial agency investigating the causes of a strike influences the parties to a peaceful and just settlement of their differences.

Unemployment.—One of the most serious problems for the employee is the uncertainty of employment. Many causes operate to prevent steady employment. Weather conditions affect some occupations. Sickness and accident cause a large loss to many men. The breakdown of machinery or equipment keeps plants closed for days, or perhaps weeks. Business depression causes the labor forces to be cut down. Many occupations can be carried on only in certain seasons, and the workers in these occupations must find other employment for a part of the year.

All of these causes result disastrously for workers who depend for their living upon their daily wage. The results have given rise to discussions as to means of providing steady employment so as to prevent the hardships which fall upon those who are compelled to be out of work. Employment bureaus or exchanges are provided for better distribution of labor. Public works are planned to take up the slack in dull times. Business is distributing its operations more and more throughout the year. Insurance plans are meeting some of the difficulties. The problem is one

of the most serious which confront the people of this country.

Courtesy of International Harvester Co.

An Employees' Meeting

In some large industrial plants the employees take an active part in the management of the business. Representatives of the men meet in session to discuss the affairs of interest to the workers.

Profit Sharing.—There have been many suggestions for the uniting of employers and employees by means of profit sharing. Many concerns have put such schemes in operation. The plan provides that, on some agreed basis, the men shall receive in addition to their wages a part of the profits of the business. Under this plan the men are given

a direct interest in the promotion of the business and its efficiency. Its chief advantage lies, however, in the better understanding that exists between employers and employees when all of the facts regarding profits are made known. When profits are shared, they must necessarily be divided on a fair basis or the cause of discontent will remain.

Labor Participation in Management.—The next step which has been taken by many business and industrial concerns in this country is the union of employers and employees through joint management. In a number of concerns the men have been invited to select from their ranks members of the board of directors. Others have provided for advisory committees, while in some instances employers have invited employees into the management on equal terms. The chief advantage claimed for labor's participation in management is that employers and employees are brought together in closer unity. Each comes to understand the problems of the other better when they sit down together to determine the policies of the industry. The experiments now being tried in some of the largest industries of the country are being watched with great interest.

On this subject the Pastoral Letter said:

> In his pronouncement on labor, Pope Leo XIII describes the advantages to be derived by both employer and employee from "associations and organizations which draw the two classes more closely together." Such associations are especially needed at the present time. While the labor union or trade union has been, and still is, necessary in the struggle of the workers for fair wages and fair conditions of employment, we have to recognize that its history, methods, and objects have made it essentially a militant organization. The time seems now to have arrived when it should be, not supplanted, but supplemented by associations or conferences, composed jointly of employers and employees, which will place emphasis upon the

common interests rather than the divergent aims of the two parties, upon coöperation rather than conflict. Through such arrangements, all classes would be greatly benefited. The worker would participate in those matters of industrial management which directly concern him and about which he possesses helpful knowledge; he would acquire an increased sense of personal dignity and personal responsibility, take greater interest and pride in his work, and become more efficient and more contented. The employer would have the benefit of willing coöperation from, and harmonious relations with, his employees. The consumer, in common with employer and employee, would share in the advantages of larger and steadier production. In a word, industry would be carried on as a coöperative enterprise for the common good, and not as a contest between two parties for a restricted product.

Questions for Review

What subjects are discussed under the terms "capital and labor"?

Explain the term "wages." How are wages fixed?

What is a trade union?

How does the trade union serve the workers?

What is collective bargaining?

What should be the basis for fixing wages?

What is a living wage?

Why is the length of the working day a matter of dispute?

How many hours should be a day's work?

Why are accidents and sickness serious risks to workers?

How do the people try to prevent accidents and sickness among workers?

What is the closed shop? The open shop?

Define arbitration. Why is it the better plan in settling disputes?

What is a strike? A lockout?

What are the results of strikes?

Define the terms "mediation" and "conciliation."

Why and how does the government provide for mediation and conciliation?

Give the causes of unemployment and show why it is so important to the workers.

What is profit sharing?

Why should labor have some voice in management?

What is the attitude of the Church toward capital and labor?

Questions for Community Studies

Find out the names of all the labor unions in your city.

Do they all have collective bargaining with their employers?

Have there been any recent strikes or lockouts in your city?

What were the causes and results?

Find out the wages paid, the hours of labor per day and per week in selected employments in your city.

Can you find any examples of profit sharing or of labor helping to manage industries in your city?

CHAPTER XXV

MONEY

In the early days of this country people bought and sold goods by the method of barter. The meaning of the term "barter" is merely the exchange of goods without the use of money. Even to-day in some remote sections people carry on most of their business by barter. In all sections there is some exchange of goods by barter. The examples of barter which we see to-day include the exchange of eggs at the grocery store for groceries, and the trading of horses, and automobiles.

Difficulties of Barter.—When people exchange goods by barter only, there are many difficulties. The man who has something to exchange and who wants something else must find the person who has what he wants and who at the same time desires the things which he has to exchange. If a man had ten bushels of wheat and wanted a sheep, he would have to search for a man who had a sheep for sale and who at the same time would be willing to take wheat in exchange for it.

The difficulty of barter is even greater when one tries to exchange things which cannot be divided. If a man had a horse and desired to exchange it for an automobile, he would have to find a man who had an automobile of about equal value. Difficulties of barter were so great in primitive times that fairs were held where people came with things they had for sale and could find things they wanted. Barter would be impossible now because of the wide variety of things which people use in their daily lives.

The outgrowth of the barter system was the use of a medium of exchange, which was some substance for which an article could be bought or sold. Several kinds of mediums have been used in different countries. In our own country wampum and furs were mediums of exchange with the Indians. Tobacco, grain, and various minerals have been used at different times. In other countries iron, copper, tin, grain, and even live stock have been used as mediums of exchange. In this country to-day we have gold, silver, nickel, copper, and paper money.

What Makes a Good Medium of Exchange.—First, it must have real value or be backed by real value, so that people will take it without question, knowing that it is of a certain value. Second, it must be easily divided so as to provide for large and small exchanges. If we had no medium of less than one hundred dollars of value none of the smaller exchanges could be made. Third, it must be easily carried, or else it would lose one of its prime purposes as money. Fourth, it must be practically indestructible by wear, otherwise its value would be lessened by use. Fifth, it must be stable in value; it must not fluctuate widely from day to day or from year to year.

According to these standards it is plain that few articles possess all the qualities necessary to make a good medium of exchange. Many articles would have some of the qualities to a high degree but would lack other qualities. Diamonds have real value and they are easily carried, but they cannot be divided and are easily lost or destroyed. Aluminum would have many of the necessary qualities, but it would lack value, so also would iron and tin. One would have to carry a great bulk of such materials to make exchanges.

Gold and Silver.—Experience has proven that gold is the best medium of exchange, because it comes nearer to meeting all of the requirements than any other substance. Nearly every country has adopted gold as the standard medium of exchange. Gold lacks, however, certain qualities. It is not easily divisible. A dollar in gold would be a very small coin and a dime in gold would be too small for any practical use. Gold in large quantities is not easily portable, hence we need substitutes for gold. This is accomplished by making coins which are backed by gold. Such coins are silver, nickel, and copper. Portability is accomplished by making paper money, which depends upon gold for its real value.

© Keystone View Co., Inc.

A Government Mint

This view of the mint at Philadelphia shows inspectors at work examining coins.

Silver has been used widely as a coin in this country and at one time it was the standard medium of exchange. Then its value dropped because of large production and it lost its position to gold, which then became the standard medium of exchange. We have created a vast amount of silver money, and also of paper money and coins of

copper and nickel. This money, however, depends upon gold for its value. The government will readily exchange gold for any of the kinds of money in use. In this manner their value is kept up.

The Money of the United States.—The money of the United States at present consists of gold, silver, nickel, and copper coins, and paper money of various kinds. The paper money in use consists of gold certificates which represent gold deposited in the Treasury as security. These certificates declare that an equal amount of gold has been deposited to cover its value. Silver certificates represent silver deposited in the Treasury. The silver in turn is backed by the fact that it is exchangeable for gold. United States notes, or greenbacks, as they are called, were issued at the time of the Civil War to pay the current bills. They are merely promises to pay on the part of the government. The people trust the government and therefore they take the money readily. National bank notes are forms of money issued by the national banks on the security of United States bonds owned by the banks and deposited in the United States Treasury. Since the passage of the Federal Reserve Act in 1913 the principal kinds of paper money issued have been Federal Reserve Bank notes. These notes also are secured by bonds and notes held by the bank. The Federal Reserve Bank notes which are issued by the Federal Reserve Banks are another form of money now in use. There are also in circulation treasury notes which were issued in 1890. The treasury notes have been retired from circulation. However, many of these notes are still in the hands of people who have not yet turned them in to the Treasury to be redeemed.

Sound Money.—We have already seen that one of the essentials of good money is that it shall have value and

shall not change in value from day to day. In other words, it should be sound money. If money changed in value frequently a man might be compelled to pay a debt in money which was more valuable than that which he borrowed. The reverse might also be true.

Suppose the standard of value were a bushel of potatoes. At one time the value of a bushel of potatoes might be as much as five times its value at another time. The man who borrowed a bushel of potatoes at one dollar and was compelled to pay it back in potatoes worth four dollars a bushel would be put to a disadvantage. The opposite would likewise cause injustice. There have been many proposals for paper money, as though the government could create any amount of good money by placing a stamp upon it. The government can issue a small amount and keep up its value, but when it issues large quantities people lose confidence in it and the money is cheapened. It is bad policy to issue cheap forms of money unless there is real value behind it to keep it from decreasing in value.

Money, a National Matter.—The money of the United States is provided by the national government and not by the states. Congress was given power to coin money and regulate its value. The states were prohibited from coining money or from making anything but gold or silver coin legal tender in payment of debts. The entire money system is governed by national laws.

One can readily see the advantage of this. If each state had the right to issue money we might have forty-eight different kinds of money and one would have to have a guidebook with him at all times in order to know the value of each different kind. By having national money only, we know the value wherever we receive it, whether in

Maine or in California. Universal value throughout the country is a great boon to business men and to others who go from state to state, or who do business in several states.

The Making of Money.—The coins of the United States are made in the United States Mints. There are five mints in the United States located at:

Carson City, Nev.; New Orleans, La.; Philadelphia, Pa.; San Francisco, Cal.; Denver, Col.

The government buys the bullion for silver, copper, and nickel coins and stamps it. Any one having gold bullion may take it to the mint and have it coined free. The government also buys gold and coins it. The paper money is prepared at the United States Bureau of Engraving in Washington. It is printed on special paper made in a government plant. Special efforts are necessary to prevent imitation by counterfeiters—both of coins and paper money.

Questions for Review

What is barter? Give examples.
Why is it difficult to carry on business by barter?
Why would it be impossible to supply our needs by barter?
What is the meaning of a medium of exchange?
What articles have been used as mediums of exchange?
Give the qualities necessary for a good medium of exchange.
What is the standard medium of exchange to-day?
Why is gold a good medium?
What gives value to paper money?
What gives value to copper and nickel coins?
Name all the kinds of money in use in the United States.
Name all the kinds of paper money.
Why should we support sound money?
Why is the making of money a national matter?
Why not permit money issued by states?
Why not have money issued by private parties?
Why does the government exchange gold for paper money?

Questions for Community Studies

Make a list of every case of barter still in use in your locality.

Make a list of all articles that might be used as mediums of exchange and show the advantages and disadvantages of each.

Observe all the kinds of money in use. Have local bankers explain each kind.

CHAPTER XXVI

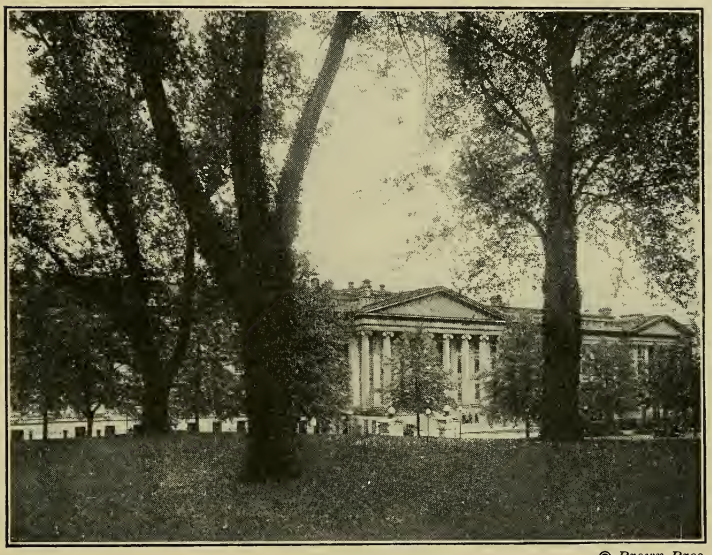
BANKS AND BANKING

BANKS are institutions which receive deposits of money and make loans. If there were no banks, people would have to keep their money in hiding places with great risk of loss, and there would be no way of using the people's money to aid in carrying on business. Banks protect the money which people deposit with them and loan it to aid in carrying on the business of the community. Banks send money from place to place and make collections in other places for their customers.

Deposits.—The people make deposits in the bank by leaving their money and taking from the bank deposit slips which serve as receipts. The depositors are entitled to draw out the amount of money which they deposit. Some deposits are made on condition that they will be paid whenever depositors ask for them. These are called demand deposits. Some deposits cannot be drawn for a certain length of time, or until a certain length of time after notice is given to the bank. These are called time deposits. The depositor draws his money out of the bank by means of a check.

Check.—A check is a written order by a depositor directing the bank to pay a certain sum of money to himself or to some one named on the face of the check. When the check is presented to the bank it is paid and the amount is deducted from the account of the depositor. The holder of a check may take it to the bank and have it certified. A check is certified when a bank official writes the word

"certified" across the face and signs it. When a check is certified the amount is taken from the depositor's account and the bank guarantees the payment of the check when it is presented.



© *Brown Bros.*

The United States Treasury

Here the vast business connected with government financial matters is carried on.

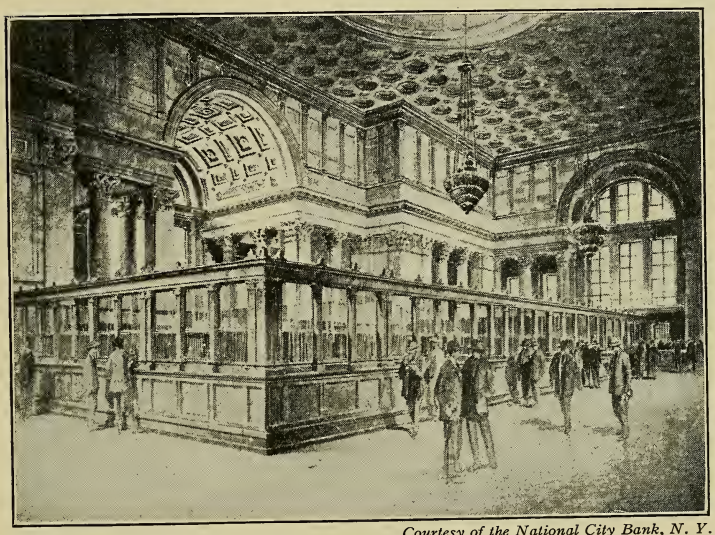
Bank Drafts.—When a bank issues its own check payable from its own funds it is called a bank draft. Banks usually have some of their money deposited in banks in such large commercial cities as New York and Chicago. When a bank draws its check on a bank in New York or in Chicago it is called a New York draft or a Chicago draft. Such drafts are used when a person desires to make a payment in distant places.

Transferring Money.—One of the important functions of the bank is to send money from place to place and to collect money in other places for its customers. Two examples follow: a man in New York desires to pay a bill in Chicago. He goes to a bank and buys a bank draft. In this case he would probably buy a draft on a Chicago bank. The draft is merely the check of the New York bank on a Chicago bank in which it has funds. The buyer pays the amount of the check plus the bank's charges and sends the check to the one whom he wishes to pay in Chicago. The Chicago man collects the draft on the Chicago bank. The New York man might have sent his own check. In this case the Chicago man would deposit it in his bank, which would then collect the check in New York.

Banks save a great deal of time and risk for the people in collecting checks and drafts on other cities. The money need not be sent from city to city. At the end of a day, for example, Chicago banks may have $500,000 to collect from New York banks, and at the same time New York banks may have $505,000 to collect from Chicago banks. It is unnecessary for Chicago banks to send $500,000 to New York and New York banks to send $505,000 to Chicago. All of the collections are canceled and only the balance, $5,000, is paid. By arrangement among all the banks in the country checks and drafts are collected in any part of the country, and only the balance between different parts of the country is paid.

Loans and Discounts.—The banks receive deposits in order to secure money with which to make loans. When a customer borrows money from the bank he gives his note or promise to pay in a certain length of time. The bank deducts the amount of interest to be charged for the time and pays the rest to the borrower. Instead of giving his

own note the borrower may turn over to the bank notes given by some other person and payable to him. The bank takes such notes, deducts the interest for the time until due, and pays the rest to the borrower. This is called dis-



Courtesy of the National City Bank, N. Y.

A Large Bank

New York City is the great banking center of the United States. This is a view of the main floor of one of its largest banks.

counting. In loaning money, banks, of course, must be reasonably sure that the notes will be paid. Commercial banks loan on notes for short periods, usually thirty, sixty, or ninety days. People who wish to borrow money for a long period usually must go to a savings bank, trust company, or other financial institutions which make a business of loaning for long terms.

Bank Reserves.—A bank cannot loan all the ready money it has because it must keep considerable on hand

to pay the depositors who desire to draw out money. Usually as much is deposited each day as drawn out, but the bank must be ready to pay should an extra call for money be made by depositors. An amount is kept in ready cash by the bank to meet any emergency. The cash kept for this purpose is called the reserve. It is the reserve which makes banks safe against unexpected withdrawals by depositors. Without the reserve it might happen that more checks would be presented for payment than the bank has funds on hand to pay. If that should happen, the credit of the bank would be harmed, depositors might become alarmed and all try to draw their money out at once, thus causing what is called a "run" on the bank.

Kinds of Banks.—We have first the national banks, and state banks according as they are established under the federal law or the state law. Until 1861, all banks were state banks. Since then national banks have been established and there is now more money deposited in national than in state banks. The largest banks are usually national banks. There are also some private banks run by individuals. These are neither national nor state banks, but their number and importance are decreasing.

Banks are divided also into commercial banks and non-commercial banks. The commercial banks are those which make loans and discounts for short terms in order to aid in the conduct of business. The noncommercial banks are the savings banks and trust companies. These banks engage principally in making loans on property in the form of mortgages for periods of years. Trust companies also engage in the management of estates and of property of people who leave it in their care.

Money for Traveling.—People who travel have difficulties in keeping ready money on hand. There is great risk

in carrying large amounts of cash, and to meet the need the travelers' check has been provided. Any person desiring to travel may buy travelers' checks from banks or express companies. When he buys these checks the purchaser signs his name in the place provided. When he wants to cash one of the checks he must sign the check again and the two signatures must correspond. The banks and companies issuing the checks are so well known that a person may carry the checks and get them cashed almost anywhere without being personally known.

Supervision of Banking.—Banks hold such an important place in the life of the community that they are subject to the closest supervision. Laws regulate the organization and conduct of banks very strictly. Banks are subject to inspection constantly by public officials, and reports of their condition are required regularly.

The national banks are under the supervision of the Comptroller of the Currency, and in some instances under the Federal Reserve Board also. Reports are required at least five times a year, and as much oftener as the Comptroller decides. Special reports may be demanded from a bank at any time. The Comptroller may inspect the accounts of the bank whenever he desires.

State banks are supervised by a state official, usually called bank commissioner, or superintendent of banks. This official exercises about the same authority in most of the states as the Comptroller of the Currency does over national banks.

Questions for Review

What is a bank?
What is the work of a bank?
Define the term "deposits."
What is a check?

What is a demand deposit? A time deposit?
What is a bank draft?
What do banks do with the money deposited in them?
What is a bank loan?
Explain what is meant by discounting a note.
What is the bank reserve?
Why is the bank reserve important to the bank?
What is a "run on the bank"?
What is a commercial bank? Trust company?
Define a state bank. A national bank.
Explain travelers' checks and show how they are useful.
Why is it important for the government to supervise the banking business?
What official inspects and supervises national banks? State banks?

Questions for Community Studies

Secure information concerning the banks of your city or community.
Classify them as to types.
Make inquiries of the bank officials about the work of each.
Secure samples of checks, drafts, deposit slips, notes, and other bank forms.
Secure and study the statements of the banks published from time to time and have the details explained by bankers.
Find out how money is sent to other cities and to other countries.

CHAPTER XXVII

INSURANCE

By means of insurance people bear each others' burdens through sharing the losses of common risks. Any one of a hundred home owners may lose his home by fire. No one knows who is to suffer the calamity. The owners insure themselves and share the loss with the one who may happen to be the victim. Men are liable to accidents so they insure themselves along with others and all share the loss with the one who is injured. Insurance is applied to many kinds of losses. We insure against death, disease, accidents, burglary, tornadoes, hail, fire, and many other calamities.

How Insurance Began.—Insurance began several centuries ago in the form of protection against losses at sea. Shipowners and merchants often had everything which they possessed risked on a single voyage. It was a gamble on their part whether their ship or cargo would reach port, and make large profits, or go down in the ocean and leave them bankrupt.

Gradually the business of insurance arose by which the risk was divided with other shipowners and merchants. The owners paid to the insurance brokers a certain sum and they assumed the risk. The insurance brokers soon learned how many sea disasters were likely to take place and could fix the rates so as to pay the losses and leave them a profit. The risks of each owner are thus borne by all owners by means of marine insurance.

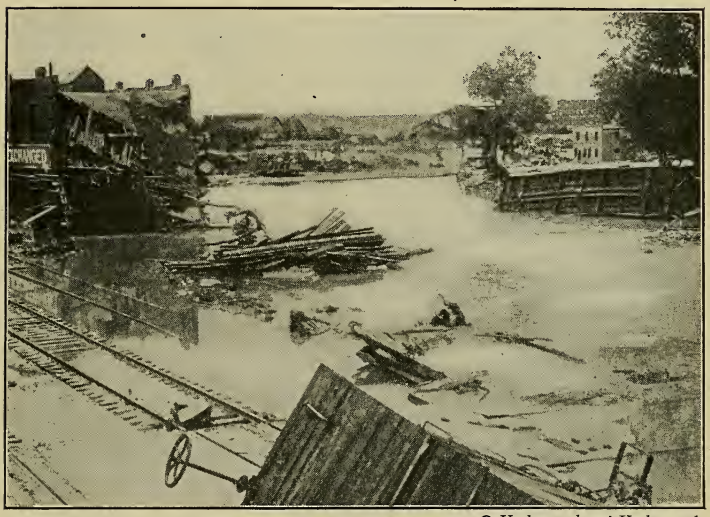
Measuring Losses.—The first step in insurance is to figure the probable losses. If that can be done the insurance

© *Ewing Galloway*

Fighting a Fire in Winter

Serious losses are caused by fire as shown by this picture of a fire in Omaha, Nebraska.

plan is safe. If we can estimate the number of men who are going to suffer accidents and how long they are likely to be disabled, we can estimate what the cost would be to insure a thousand men in a given employment against



© *Underwood and Underwood*

In the Wake of a Flood

Many lives were lost in this devastating flood that swept over Pueblo, Colorado in 1921.

accidents. Likewise, if we can tell how many fires are likely to take place, we can fix the rates to be charged for fire insurance to cover the losses. Insurance companies keep accurate records and can tell from year to year what is likely to be the number of accidents, fires, deaths, burglaries, etc., and can fix the charges for insurance accordingly.

Take a simple example: If a thousand men insure their buildings and only two buildings burn, valued at five thousand dollars, then it would cost the one thousand owners

on an average of five dollars apiece. By an average payment of five dollars each one is assured that if his buildings burn his losses will be paid by the insurance company.

Accident Insurance.—In nearly all the states, a plan of insurance against accidents is in force, under which the worker receives a part of his wages while he is disabled. A part or all of the cost of the doctor or hospital bills is also paid. This insurance covers accidents which take place while the person is employed. It does not cover accidents at other times. When one is injured in employments, where the men are insured, all that is needed to collect the insurance is to have the proper papers made out by the doctor, or by the employer. The plan varies in different states and every worker should know whether he is insured, and the conditions which govern the insurance.

In most of the states, the payment of insurance in case of death is made to the man's family, even though the family is in another country. Every person should know his rights in this matter and should know the law of the state in which he is working.

In the state where there is no system of accident insurance, the worker may collect damages from his employer in certain cases of accident suffered through the employer's fault. An employer will usually pay the damages if he is at fault. Most employers carry insurance against accidents to their workers and thus the loss is distributed.

Health Insurance.—Health insurance or sickness insurance is a plan of insurance by which a man upon payment of a premium regularly may draw a part of his wages when he is sick and unable to work. There is no system of health insurance, conducted by any of the states of this country, under which the worker would receive part of his

wages and the cost of medical care when sick as in case of accidents in industry. The idea of having workmen's health insurance on the same plan as workmen's accident insurance has been widely discussed but has not yet been adopted. At present the worker may carry health insurance in a fraternal order or insurance company. The pay when sick is usually $5.00 to $9.00 a week in these associations. The worker pays a small amount each week or month for this protection.

The workers in some industries insure in mutual societies composed of the workers in a shop. Each pays a small sum per month and receives from the fund, made up from these monthly payments, a part of his wages when he is sick. Workers have in many trade unions a chance to insure in their own benefit fund for small payments each week.

The loss from sickness is so great to a man who happens to be sick that every one should insure himself and his family. In this way the needs of life are assured while the sickness lasts.

Life Insurance.—Every man should be certain of leaving enough money when he dies to pay for sickness and burial, and to leave some support for his wife and children. The best way to do this at present is by means of life insurance which may be carried in fraternal societies or insurance companies. By the payment of a small sum regularly, a certain sum is made payable at death. There are plans of insurance also by which a definite amount is paid to the widow or children every month for a certain length of time.

The number of deaths can be accurately figured for large groups of people, and insurance companies can tell how much must be collected to pay the losses.

Some employers insure all of their employees as a group and upon the death of any employee a certain sum is paid to his dependents.

Unemployment.—Some of the labor unions insure their own members against lack of employment. When a man cannot get a job at his trade, the union pays him a small sum each week until he finds work. Each member of

© *Underwood and Underwood*

Looking for Work

A line of ex-service men applying for work at the Knights of Columbus Employment Hut, New York. The government as well as private agencies maintains employment offices.

the union pays something regularly to make up the fund from which this insurance is paid. There is no plan for such insurance by the government. The government, however, does try to find work for people by means of public employment agencies.

Old-age Insurance.—When a man grows old and cannot work longer he needs something to depend upon for support. He may have saved some money, and he may have children to support him. He is still better off if he has a certain amount of money payable to him every month as long as he lives. If he has that he need not worry in his old age. There is no old-age insurance or pension system in force in America as there is in Australia and New Zealand and many of the countries of Europe, but plans are being considered in several states for such pensions. Some of the labor unions give their members an old-age pension from funds which all provide by regular payments. A few industries pay a pension to their old employees. Policemen, firemen, teachers, and soldiers usually receive a pension from the public treasury when they are old or disabled.

Fire Insurance.—The most common form of insurance is that against loss by fire. Nearly every owner of property keeps it insured against such loss. The calamity of fire is so plain to every one that special efforts are made to insure against it. This insurance is placed with companies which carry on the business for profit, and also with mutual companies in which the losses are shared by all without profit to any one. Farmers' mutuals are the most common forms of mutual insurance.

Control of Insurance.—The business of insurance is of such importance that the people must see that it is run safely and honestly. The state governments, therefore, provide for departments of insurance which inspect companies to see that they are financially sound and conduct their business squarely, honestly, and with safety. It is highly important that the business be so conducted that the losses will be paid when they occur. Sound insurance

has come to be the rule and it is only occasionally that insurance companies fail to pay losses.

Questions for Review

What is insurance?

Show how by insurance we bear each others burdens.

What calamities do we insure against?

Why is it necessary to be able to measure losses before insurance is possible?

Can we measure the probable losses from fires, accidents, disease, etc.?

Is insurance merely guesswork?

What is marine insurance?

What is accident insurance?

How is accident insurance provided in most of the states?

What is health or sickness insurance?

How is health insurance provided at present?

What is life insurance?

How is it possible to figure what life insurance will cost?

What is unemployment insurance?

How does the government help people to get work?

What is old-age insurance?

Why is old-age insurance desirable?

What are insurance premiums?

What classes of people are pensioned?

What is fire insurance?

How is insurance regulated?

Do any people in your community receive old age pensions?

Questions for Community Studies

Find out all the kinds of insurance in use in your community.

Secure sample policies of all kinds of insurance from insurance agents.

Have insurance agents explain each kind of insurance.

Find out how losses from fires, deaths, accidents, and disease are measured.

Give details of the workmen's insurance act of your state.

CHAPTER XXVIII

TAXATION

We have seen that the work which our government does is for the common benefit. It takes a large amount of money to do all the things necessary for the welfare and protection of the people. The cost of roads and streets, education, health protection, police and fire protection, the army and navy, hospitals and asylums, is very heavy and the money must come from some source. The cost should be borne by the people. There is no one to pay the bills except the people themselves. No one else should pay the bills because it is the people's duty to do so. How is the money to be raised to meet all the expenses which we have? Clearly, it should be raised in such a way as to require every person to pay his fair share. The raising of the money to pay the cost of government is called taxation.

Fair Taxation.—Taxes are collected to provide for the common good. Each person is in duty bound, therefore, to pay his fair share. Just taxation requires equality. All persons must be treated alike under the same circumstances. We cannot permit inequality of taxation without serious harm and injustice.

How much should a person pay in taxes? Some have answered this question by saying that each person should pay according to the benefit which he receives. Others maintain that the person should be taxed according to his ability to pay. The argument against the benefit theory is that benefits cannot be measured. We cannot for example measure exactly the good one receives from highways or

police protection. Those who argue for taxation according to ability to pay maintain that ability to pay is proportional to income. This proposition is denied on the ground that the receiver of a small income cannot pay as much in proportion to income as the receiver of the larger income. The most widely accepted idea to-day is the latter theory; namely, that ability to pay is the best basis, and that income

© *Underwood and Underwood*

Paying Taxes

A line of tax payers waiting to pay income taxes at the office of the Collector of Internal Revenue.

is the best measure of such ability; and further, that the tax should increase according to the size of the income.

Standards of Taxation.—An efficient taxing system must produce revenue. The test of a taxing system is the ease with which money is collected. The failure to collect poll taxes has caused many people to disapprove that form of

taxation. Those who frame taxation laws are careful to see that the taxes they levy will bring money into the treasury.

Taxes must be easily gathered without great expense. A system of taxation which would cost fifty per cent. merely for collection would be a bad system. Only fifty per cent of the total tax would go into the treasury; the rest would be used for the machinery of collection.

Taxation must be definite. Every person needs to know exactly what he is to pay. This enables taxpayers to provide for the means of paying the tax. Business men find this of great importance in planning their business. The taxpayer must know also the time and place of payment with certainty, so that he may have the money to pay the tax at the right time and at the right place.

Poll Tax.—In nearly every state a special tax is placed upon every man over twenty-one years. This tax is called a poll tax—a head tax. It is usually small. As a matter of fact, only part of the people pay it. Almost everywhere it is found that this tax does not work very well because it is hard and costly to collect a small amount from each person. In some states, men must pay their poll tax before they are allowed to vote. The result is that frequently people do not vote rather than pay their tax. In some states each man is required to work a certain length of time on the highways every year in payment of his poll tax.

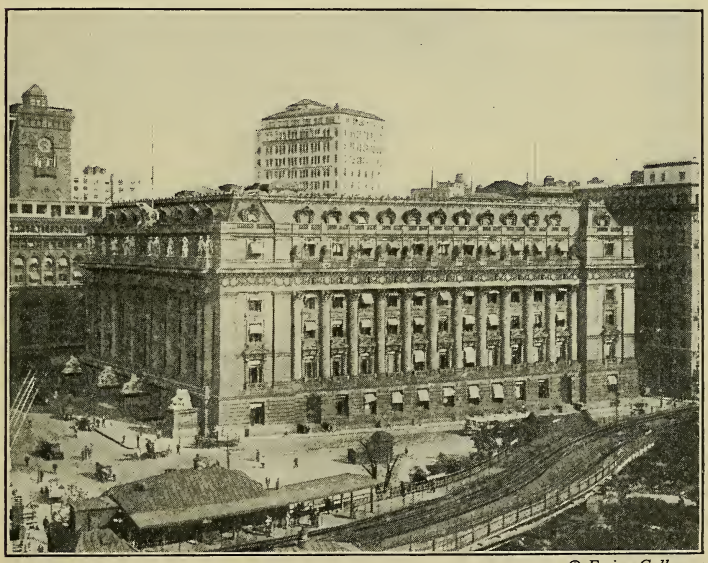
Property Tax.—The most common form of tax in this country is the general property tax. This is a tax upon the amount of the property one possesses. A tax of three dollars on the hundred would mean that a person having five thousand dollars' worth of property would be taxed $150. Those who have no property pay nothing directly, while those who have a large amount pay according to the amount which they possess.

It should be clear, however, that the property tax does not always come from the man who pays it. If a man has ten thousand dollars' worth of houses, he usually figures the taxes in the rent, thus compelling his tenants to pay the tax. If he owns a store he adds the tax to the price of goods. Really, the tax upon property finally becomes a tax upon those who buy goods or rent property. The property tax has not worked well because people who have property that they can hide, such as notes, bonds, or jewels, escape taxation. Those who have land and buildings cannot escape because they cannot hide their property. Also, men who have some kind of movable property dishonestly take their property out of the state where they live at tax time, and the tax officers are not able to find it.

Income Tax.—Almost every one believes that taxes should be paid by the people according to their ability to pay. The ability to pay generally depends upon the amount of income. A man who has no income cannot pay any taxes. A man who has an income only large enough to get a living cannot pay any tax without taking from him some of the means of life. As the income increases above the amount which is necessary for a living, a man can afford to pay more and more tax. The income tax, wherever it is used, generally does not tax the small incomes. It exempts enough for living expenses and then increases the tax as the income increases. For example: a man getting less than one thousand dollars a year is exempt; a man getting two thousand dollars a year may be taxed twenty dollars. A man getting twenty-five thousand dollars a year may be taxed two thousand five hundred dollars. A man who receives a million dollars a year may be taxed half or more of it. Almost everywhere the income tax is coming into use because it is easier to make each person pay

his fair share of the cost by means of the income tax rather than the property tax.

Inheritance Tax.—Another form of tax is the inheritance tax by which a part of the property that a man leaves when he dies is taken for public use. This tax also increases as the amount which a man leaves increases. For example: when ten thousand dollars is left to an heir it may not be



© *Ewing Galloway*

The Custom House, New York

In this beautiful building are the offices of the officials engaged in the collection of the tariff placed on goods imported into this country.

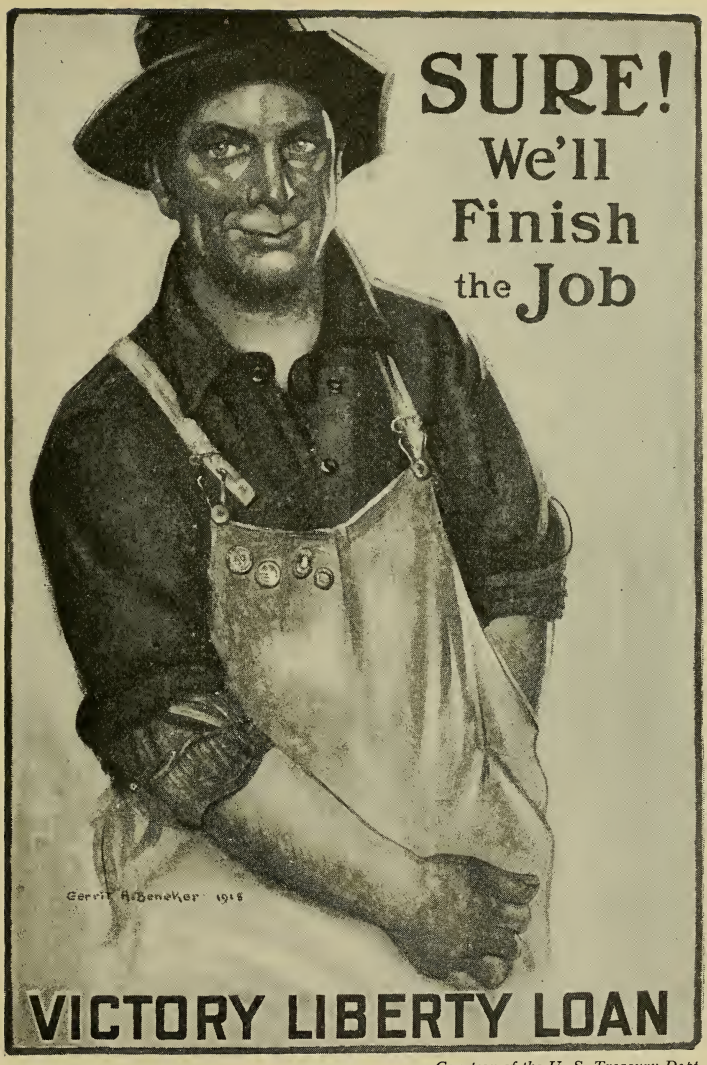
taxed at all. If twenty thousand dollars is left, the tax may be fifty dollars; while if a million is left, the tax may be half of the total bequest. There are many who believe that large amounts of property should not be given at death, but that the tax should be high enough to take by taxation

a large part of the large fortunes. The inheritance tax laws of the states and of the nation put that belief into practice.

Tariff.—The tariff is a tax placed on goods brought into the country from a foreign land. This tax is usually fixed at a percentage of the value of the goods. Some goods are admitted free and some pay a high tax. This tax is added to the cost of the articles and we pay it when we buy the goods.

Special Taxes.—The taxes about which we have been speaking are paid directly. There is another kind of tax which is not paid directly but which is added to the cost of goods used. There is a tax on tobacco which the manufacturer or the dealer pays to the government. This tax is then charged in increased cost to the person who uses tobacco. The man who uses tobacco pays the tax indirectly. During the war almost everything was taxed in this way in order to raise the large sums of money which were needed for common use in carrying on the war. Most people pay this kind of tax without knowing it; but those who think about it believe that they would rather pay the tax directly and know just how much they are paying than to pay indirectly without being able to figure the amount.

Proposed Taxation.—There are many other ideas regarding taxation. Many plans have been proposed for fairer systems of taxation, to the end that all persons may bear their fair share of the burden of government. One of the best known proposals is called the single tax, which would place all the tax on land but would not tax buildings and improvements. Under this tax, increases in land value would be taken as a tax because it is claimed that it is not the owner who makes the land increase in value, but the people who live in the community and make it prosper.



Courtesy of the U. S. Treasury Dept.

A Liberty Loan Poster

During the war the enlarged expenses were provided by loans to the government. In these everybody helped. Of the many striking posters none better illustrated the spirit of the people than this.

Another proposed reform is to classify property and charge each class a different rate according to its productivity.

Bonds.—Sometimes it is a good policy for the people to borrow money rather than to try to collect all the money needed at once by taxation. When some permanent work is to be done, such as the building of waterworks, it is fair that the future generations shall pay some part of the cost of the work by which they are also going to benefit. Besides that, large sums of money needed for public works cannot always be raised at one time without putting too much cost upon the people. When money is borrowed by the people through their government, it is usually borrowed upon the people's notes which are called government bonds. A government bond is a promise on the part of the people to pay a certain sum of money at a certain time. It is not different from a note by which a man promises to pay a certain sum of money at a certain time. To pay the expenses of the war, the people of the United States subscribed for bonds to the amount of many billions of dollars. These bonds are popularly called Liberty Bonds. The ones who bought these bonds receive interest on the money loaned, and in a certain length of time the money is to be paid back. Such bonds are the best investment in the world.

While it is a good policy to borrow money for the use of the people, it is not wise to borrow too much, nor to borrow for things which are not needed. The country should act in this matter just the same as a wise and prudent person would act, and borrow only for the things which are very important. The people will always provide for the payment of the interest and the principal of their bonds on the date when they are due. It is good business to do so.

Benefits of Taxation.—We sometimes think that we are compelled to pay too much money to support the govern-

ment and that taxes are increasing too fast. Of course, if the people do more things for themselves it is going to cost more money. If they want good roads, schools, and health agencies they must pay for them. The one question which should be asked is whether or not the things that are being done are such as the people approve, if they are things for which the people are willing to pay. All people approve good roads and streets, and are willing to pay the cost of making them just as fine as possible. All people approve of education, health protection, police and fire protection, libraries, armies and navies for defense, parks and playgrounds. If we approve these things, we must be willing to pay the cost for the benefits which they give us. There is no one to pay for these things except ourselves. The benefits are far greater than the cost in all these matters. How small, for example, is each person's payment for roads when compared with the benefits to him! Great care should always be exercised to see that taxes are justly imposed and that each person pays his fair share. Nothing is more important than fair play and justice in imposing taxes. The man who escapes taxation is receiving benefits for which he does not pay and the one who pays more than his share is treated unjustly.

Questions for Review

What is taxation? Why is it necessary?

Who pays taxes?

Why should there be equality in taxation?

How do we measure the amount which each should pay in taxes?

Why is it hard to measure the benefits each receives from government?

What do we mean by the ability-to-pay theory of taxation?

Why should the cost of collecting taxes be kept low?

Why should taxation be definite?

What is a poll tax?

Explain by examples the property tax.

Explain the income tax.

Why should small incomes be free from taxation?

Explain the inheritance tax.

Name as many special taxes as possible.

What is a government bond?

Why are government bonds good investments?

Are we taxed too heavily?

What government enterprises would you stop in order to reduce taxes?

Questions for Community Studies

Make a complete list of all the kinds of taxes collected in your community.

Work out examples of the property tax in your community.

Work out examples of the income tax.

Get sample copies of various tax blanks.

CHAPTER XXIX

IMMIGRATION AND NATURALIZATION

The history of the world has been a continued story of the migrations of people from one country to another. In early times people went from country to country in large armies, settling wherever they pleased, driving out the original inhabitants, or enslaving them. Wave after wave of people came out of Asia and settled successively in parts of Europe. In modern times we do not have the migrations of whole nations in a body, but we do have large numbers of people going from one country to settle or work in the territories of another country. The people of Europe migrate back and forth from country to country and large numbers leave their native lands for the United States, Canada, South America, Australia, and South Africa. These people migrate to better their condition. Some of them return to their native land, but the majority settle in their new home, raise families, and become a part of the country to which they have migrated. The United States has been a favored land for immigrants from Europe for more than a century and people from every country in Europe have settled from time to time in this country. In the earlier days, the Irish and the Germans came in large numbers. Later the Italians, Poles, Bohemians, Hungarians, Slavs, furnished millions of immigrants.

Our Immigration Policy.—There are more than thirteen millions of persons in this country who were born abroad. We can readily see from these figures that the United

States is a country made up largely of new comers. A large percentage of the population are immigrants, or the children of immigrants, who have come to this country since 1830. The people who leave a foreign country may continue to be the subjects of the country from which they come, or they may become citizens of the United States, and take their part with the native born in conducting the affairs of

© *Keystone View Co., Inc.*

An Immigrant Family

Thousands of immigrants pass through Ellis Island in New York harbor yearly. From there they go to all parts of the country.

the country. The children of immigrants born in this country, of course, are citizens whether their fathers and mothers ever become citizens or not. The United States has kept its doors open for desirable immigrants and has offered a chance to all to become citizens of this country. The process by which they become citizens is called naturalization.

Naturalization.—The process of naturalization, together with the requirements and regulations for the admission of an immigrant to citizenship, may, at first glance, appear difficult because of the legal wording in which they are set forth. In fact, however, they are quite simple.

Courtesy of Knights of Columbus

A Knights of Columbus Poster

The war record of this great Catholic organization reflects credit upon the Catholics of the United States.

The process of naturalization may be conveniently divided into three steps: The first step, "The Declaration of Intention"; the second step, "The Petition for Naturalization"; the third step, "The Final Hearing in Open Court."

First Step. — An alien who is eighteen years or over, and who desires to become a citizen of the United States, must go to the office of the clerk of the United States District Court, or to any state court of record within the district or county where he lives. Upon request here, he will be given an official form or blank known as the "First Paper," of the "Declaration of Intention to Become a Citizen."

The request for the "First Paper" may be made at any time following the arrival of the alien in the United States. The applicant for the above papers is not required to know how to speak or read English or to write his own name. However, all applicants for the "Final Paper" who have

© *Press Illustrating Service, Inc.*

First Papers

Future citizens filling out their declaration to become citizens—the first step toward citizenship.

arrived in the United States since June 29, 1906, must be able to speak English and to sign their own names. The only requirement for taking out the "First Paper," or for making the "Declaration of Intention," is that the applicant shall take an oath that "it is his bona-fide intention to become a citizen of the United States."

For the "First Paper," which must be filled out and left

with the clerk of the court, a fee of one dollar is collected. Later this paper is sent to the applicant.

The main facts to be stated in the "Declaration of Intention" are: name, age, occupation, date of arrival in the United States, name of the vessel on which the applicant arrived, and present address. The full, true name, and any other name or names used, or by which he was known, must be specified.

Second Step.—To obtain his "Final Paper" or "Certificate of Naturalization," the applicant must have resided continuously in the United States for at least five years immediately preceding the date of his application, and for at least one year within the state or territory where he files his petition.

The "Petition for Naturalization" may be made not less than two years nor more than seven years after the filling out of the "First Paper" or "Declaration of Intention." The applicant must go to the same court where he filed his "First Paper," or any court authorized to grant papers of naturalization within the district wherein he has resided at least one year. He must appear in person, taking with him his "First Paper." In addition, he must have two witnesses who are citizens of the United States, and they must be ready to take oath that they have known the applicant for at least five years in the United States, and to testify as to his fitness for citizenship.

Any one arriving in the United States after June 29, 1906, cannot petition for naturalization without a "Certificate of Arrival," duly executed. This certificate contains chiefly the name, age, date of arrival, name of ship on which alien arrived, and last place of residence. This form may be secured upon application from the office of the county clerk. It should be filled in and handed with the petition to the clerk.

The petitioner and his witnesses will then be questioned by the naturalization examiner, and if the "Petition" is accepted by the clerk, the petitioner is furnished with a certificate showing the number of his application as filed with the court.

The fee for the "Second Paper" is four dollars.

© *Press Illustrating Service, Inc.*

The Final Step

A new citizen taking the oath of allegiance to the United States of America.

Third Step.—Not less than ninety days after the filing of the "Petition," during which a thorough investigation of both applicant and his witnesses is made, the court will summon the applicant and his witnesses to appear before

the judge in open court. Here he must publicly satisfy the court that he is of good moral character, and qualified to become a citizen of the United States. He must be able to answer intelligently any question which the court may put to him to test his general knowledge of the laws and government of the United States. There is no definite outline of the knowledge required by the applicant, nor any uniformity in the questions likely to be asked him. Usually the court is satisfied if the applicant is able to answer very general questions showing that he understands the main privileges conferred on him by naturalization, and that he knows the more important points of American history and the government of the United States.

If the applicant satisfies the court of his fitness for citizenship, he is required to take the oath of allegiance to the United States. The court will order a "Certificate of Citizenship" to be issued. This the applicant must sign, receiving it immediately, or in some cases by registered mail.

In addition to the foregoing rules and requirements for naturalization the following are especially noteworthy:

1. If witnesses called are naturalized citizens, they must have their "Naturalization Certificate" when appearing before court.

2. In case of sickness, or other cause of disability of witnesses, others may be substituted, provided they can take oath to the same statements as the original witnesses.

3. The witnesses are required by law to be present.

4. If applicant has not lived in present state for five years he may furnish affidavits from witnesses in other state or states in which he has lived, and the witnesses collectively must have known him for at least five years.

5. Lost papers may be duplicated on the sworn statement of the applicant.

6. No applicant can receive his citizenship certificate within thirty days of general elections in any state.

7. The applicant may change his name with the permission of the court, if he does it at the time of admittance to citizenship.

8. Applicants for citizenship holding a foreign title must legally renounce such title before becoming citizens.

9. If a married alien who has taken out his "First Paper" should die before he becomes naturalized, his widow and children may complete the naturalization.

10. Women, if single, widowed or divorced, may apply for citizenship. The wife of an alien cannot be naturalized by herself during the lifetime of her husband.

11. Should the applicant be refused naturalization papers, he cannot recover any fees paid in.

12. There is a very severe penalty for false statements and papers secured by fraud.

13. No one opposed to organized government can become a citizen of the United States.

14. No one who believes in polygamy, or who is a criminal, or an illiterate, can become a citizen of the United States.

15. No alien or foreigner can be admitted to citizenship while the United States is at war with the country of which he is a subject.

16. Only free white persons and those of African nativity or African descent may be naturalized. However, any alien, other than a Chinese person, who can prove that he is a white person, may petition for citizenship.

17. The naturalization of an alien naturalizes his wife, and such of his children as are under twenty-one at the time

of his naturalization. Any American woman who marries a foreigner loses her citizenship and takes the nationality of her husband.

18. Any children who may be abroad at the time of naturalization of their parents become citizens by this naturalization, providing they take up residence in the United States before becoming twenty-one years of age.

19. Special dispensation from making Declaration of Intention and from complying with minor requirements are made for men who have completed an enlistment in the United States Navy, Marine Corps, or Army.

20. Any alien seaman, who, after having declared his intention, serves three years on board a United States merchant vessel, may petition for naturalization upon production of his certificate of discharge and good conduct during that time, thereby relieving him from proof of any further residence.

Questions for Review

In early times why did people migrate in large armies?

Why do people migrate in our own day?

Why has the United States been a favored land for immigrants from Europe?

Why have the different nationalities migrated to the United States at different periods?

Who are the citizens of the United States?

Who may become citizens of the United States by naturalization?

What are the three steps in the process of naturalization?

Describe the process of making "The Declaration of Intention."

When may application be made for the "Certificate of Naturalization"?

What is the "Certificate of Arrival"?

What evidence of fitness for citizenship must an applicant give the court?

Do you think it is necessary for the court to investigate the character of the applicant and his witnesses?

Describe the final process in naturalization of an applicant for citizenship.

What does the oath of allegiance require of an applicant?

What are the qualifications for witnesses to a Petition for Citizenship?

If an applicant has not resided continuously for fiveyears in a state, can he secure his citizenship papers? How?

Name two other conditions which limit the granting of citizenship papers.

Under what conditions may a woman become a citizen?

How do children who come to America before they are twenty-one become citizens?

What may prevent an applicant from becoming a citizen?

Are special privileges in securing citizenship ever given? Why?

Questions for Community Studies

Secure copies of all forms used in naturalization.

Secure from the Census Bureau at Washington the figures about the foreign born in your state.

APPENDIX

DECLARATION OF INDEPENDENCE

In Congress, July 4, 1776

THE UNANIMOUS DECLARATION OF THE THIRTEEN UNITED STATES OF AMERICA,

WHEN in the Course of human events, it becomes necessary for one people to dissolve the political bands which have connected them with another, and to assume among the Powers of the earth, the separate and equal station to which the Laws of Nature and of Nature's God entitle them, a decent respect to the opinions of mankind requires that they should declare the causes which impel them to the separation.

We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the pursuit of Happiness. That to secure these rights, Governments are instituted among Men, deriving their just powers from the consent of the governed. That whenever any Form of Government becomes destructive of these ends it is the Right of the People to alter or to abolish it, and to institute new Government, laying its foundation on such principles and organizing its powers in such form, as to them shall seem most likely to effect their Safety and Happiness. Prudence, indeed, will dictate that Governments long established should not be changed for light and transient causes; and accordingly all experience hath shown, that mankind are more disposed to suffer, while evils are sufferable, than to right themselves by abolishing the forms to which they are accustomed. But when a long train of abuses and usurpations, pursuing invariably the same Object evinces a design to reduce them under absolute Despotism, it is their right, it is their duty, to throw off such Government, and to provide new Guards for their future security.—Such has been the patient sufferance of these Colonies; and such is now the necessity which constrains them to alter their former Systems of Government. The history of the present King of

Great Britain is a history of repeated injuries and usurpations, all having in direct object the establishment of an absolute Tyranny over these States. To prove this, let Facts be submitted to a candid world.

He has refused his Assent to Laws, the most wholesome and necessary for the public good.

He has forbidden his Governors to pass Laws of immediate and pressing importance, unless suspended in their operation till his Assent should be obtained; and when so suspended, he has utterly neglected to attend to them.

He has refused to pass other Laws for the accommodation of large districts of people, unless those people would relinquish the right of Representation in the Legislature, a right inestimable to them and formidable to tyrants only.

He has called together legislative bodies at places unusual, uncomfortable, and distant from the depository of their Public Records, for the sole purpose of fatiguing them into compliance with his measures.

He has dissolved Representative Houses repeatedly, for opposing with manly firmness his invasions on the rights of the people.

He has refused for a long time, after such dissolutions, to cause others to be elected; whereby the Legislative Powers, incapable of Annihilation, have returned to the People at large for their exercise; the State remaining in the mean time exposed to all the dangers of invasion from without, and convulsions within.

He has endeavoured to prevent the population of these States; for that purpose obstructing the Laws for Naturalization of Foreigners; refusing to pass others to encourage their migration hither, and raising the conditions of new Appropriations of Lands.

He has obstructed the Administration of Justice, by refusing his Assent to Laws for establishing Judiciary Powers.

He has made Judges dependent on his Will alone, for the tenure of their offices, and the amount and payment of their salaries.

He has erected a multitude of New Offices, and sent hither swarms of Officers to harass our People, and eat out their substance.

He has kept among us, in times of peace, Standing Armies without the Consent of our legislature.

He has affected to render the Military independent of and superior to the Civil Power.

He has combined with others to subject us to a jurisdiction foreign to our constitution, and unacknowledged by our laws; giving his Assent to their acts of pretended legislation:

For quartering large bodies of armed troops among us:

For protecting them, by a mock Trial, from Punishment for any Murders which they should commit on the Inhabitants of these States:

For cutting off our Trade with all parts of the world:

For imposing taxes on us without our Consent:

For depriving us in many cases, of the benefits of Trial by Jury:

For transporting us beyond Seas to be tried for pretended offences:

For abolishing the free System of English Laws in a neighbouring Province, establishing therein an Arbitrary government, and enlarging its Boundaries so as to render it at once an example and fit instrument for introducing the same absolute rule into these Colonies:

For taking away our Charters, abolishing our most valuable Laws, and altering fundamentally the Forms of our Governments:

For suspending our own Legislature, and declaring themselves invested with Power to legislate for us in all cases whatsoever.

He has abdicated Government here, by declaring us out of his Protection and waging War against us.

He has plundered our seas, ravaged our Coasts, burnt our towns, and destroyed the lives of our people.

He is at this time transporting large armies of foreign mercenaries to compleat the works of death, desolation and tyranny, already begun with circumstances of Cruelty & perfidy scarcely paralleled in the most barbarous ages, and totally unworthy the Head of a civilized nation.

He has constrained our fellow Citizens taken Captive on the high Seas to bear Arms against their Country, to become the executioners of their friends and Brethren, or to fall themselves by their Hands.

He has excited domestic insurrections amongst us, and has endeavoured to bring on the inhabitants of our frontiers, the merciless Indian Savages, whose known rule of warfare, is an undistinguished destruction of all ages, sexes and conditions.

In every stage of these Oppressions We have Petitioned for Redress in the most humble terms: Our repeated Petitions have been answered only by repeated injury. A Prince, whose character is thus marked by every act which may define a Tyrant, is unfit to be the ruler of a free People.

Nor have We been wanting in attention to our British brethren. We have warned them from time to time of attempts by their legislature to extend an unwarrantable jurisdiction over us. We have reminded them of the circumstances of our emigration and settlement here. We have appealed to their native justice and magnanimity, and we have conjured them by the ties of our common kindred to disavow these usurpations, which, would inevitably interrupt our connections and correspondence. They too have been deaf to the voice of justice and of consanguinity. We must, therefore, acquiesce in the necessity, which denounces our Separation, and hold them, as we hold the rest of mankind, Enemies in War, in Peace Friends.

We, therefore, the Representatives of the united States of America, in General Congress, Assembled, appealing to the Supreme Judge of the world for the rectitude of our intentions, do, in the Name, and by Authority of the good People of these Colonies, solemnly publish and declare, That these United Colonies are, and of Right ought to be Free and Independent States; that they are Absolved from all Allegiance to the British Crown, and that all political connection between them and the State of Great Britain, is and ought to be totally dissolved; and that as Free and Independent States, they have full Power to levy War, conclude Peace, contract Alliances, establish Commerce, and to do all other Acts and Things which Independent States may of right do. And for the support of this Declaration, with a firm reliance on the Protection of Divine Providence, we mutually pledge to each other our Lives, our Fortunes and our sacred Honor.

CONSTITUTION OF THE UNITED STATES

[*Preamble*]

We the people of the United States, in order to form a more perfect union, establish justice, insure domestic tranquillity, provide for the common defense, promote the general welfare, and secure the blessings of liberty to ourselves and our posterity, do ordain and establish this Constitution for the United States of America.

ARTICLE I

[*Legislative Department*]

Section 1. All legislative powers herein granted shall be vested in a Congress of the United States, which shall consist of a Senate and House of Representatives.

Section 2. 1. The House of Representatives shall be composed of members chosen every second year by the people of the several States, and the electors in each State shall have the qualifications requisite for electors of the most numerous branch of the State legislature.

2. No person shall be a representative who shall not have attained to the age of twenty-five years, and been seven years a citizen of the United States, and who shall not, when elected, be an inhabitant of that State in which he shall be chosen.

3. Representatives and direct taxes[1] shall be apportioned among the several States which may be included within this Union, according to their respective numbers, which shall be determined by adding to the whole number of free persons, including those bound to service for a term of years, and excluding Indians not taxed, three fifths of all other persons.[2] The actual enumeration shall be made within three years after the first meeting of the Congress of the United States, and within every subsequent term of ten years, in such manner as they shall by law direct. The number of representatives shall not exceed one for every thirty thousand, but each State shall have at least one representative; and until such enumeration shall be made, the State of New Hampshire shall be entitled to choose three, Massachusetts eight, Rhode Island and Providence Plantations one, Connecticut five, New York six, New Jersey four, Pennsylvania

[1]See the 16th Amendment.

[2]Partly superseded by the 14th Amendment.

eight, Delaware one, Maryland six, Virginia ten, North Carolina five, South Carolina five, and Georgia three.

4. When vacancies happen in the representation from any State, the executive authority thereof shall issue writs of election to fill such vacancies.

5. The House of Representatives shall choose their speaker and other officers; and shall have the sole power of impeachment.

SECTION 3. 1. The Senate of the United States shall be composed of two senators from each State, chosen by the legislature thereof, for six years; and each senator shall have one vote.[1]

2. Immediately after they shall be assembled in consequence of the first election, they shall be divided as equally as may be into three classes. The seats of the senators of the first class shall be vacated at the expiration of the second year, of the second class at the expiration of the fourth year, and of the third class at the expiration of the sixth year, so that one third may be chosen every second year; and if vacancies happen by resignation, or otherwise, during the recess of the legislature of any State, the executive thereof may make temporary appointments until the next meeting of the legislature, which shall then fill such vacancies.[1]

3. No person shall be a senator who shall not have attained to the age of thirty years, and been nine years a citizen of the United States, and who shall not, when elected, be an inhabitant of that State for which he shall be chosen.

4. The Vice President of the United States shall be President of the Senate, but shall have no vote, unless they be equally divided.

5. The Senate shall choose their other officers, and also a president *pro tempore*, in the absence of the Vice President, or when he shall exercise the office of President of the United States.

6. The Senate shall have the sole power to try all impeachments. When sitting for that purpose, they shall be on oath or affirmation. When the President of the United States is tried, the chief justice shall preside: and no person shall be convicted without the concurrence of two thirds of the members present.

7. Judgment in cases of impeachment shall not extend further than to removal from office, and disqualification to hold and enjoy any office of honor, trust or profit under the United States: but the party

[1] See the 17th Amendment.

convicted shall nevertheless be liable and subject to indictment, trial, judgment and punishment, according to law.

SECTION 4. 1. The times, places, and manner of holding elections for senators and representatives, shall be prescribed in each State by the legislature thereof; but the Congress may at any time by law make or alter such regulations, except as to the places of choosing senators.

2. The Congress shall assemble at least once in every year, and such meetings shall be on the first Monday in December, unless they shall by law appoint a different day.

SECTION 5. 1. Each House shall be the judge of the elections, returns and qualifications of its own members, and a majority of each shall constitute a quorum to do business; but a smaller number may adjourn from day to day, and may be authorized to compel the attendance of absent members, in such manner, and under such penalties as each House may provide.

2. Each House may determine the rules of its proceedings, punish its members for disorderly behavior, and, with the concurrence of two thirds, expel a member.

3. Each House shall keep a journal of its proceedings, and from time to time publish the same, excepting such parts as may in their judgment require secrecy; and the yeas and nays of the members of either House on any question shall, at the desire of one fifth of those present, be entered on the journal.

4. Neither House, during the session of Congress, shall, without the consent of the other, adjourn for more than three days, nor to any other place than that in which the two Houses shall be sitting.

SECTION 6. 1. The senators and representatives shall receive a compensation for their services, to be ascertained by law, and paid out of the Treasury of the United States. They shall in all cases, except treason, felony and breach of the peace, be privileged from arrest during their attendance at the session of their respective Houses, and in going to and returning from the same; and for any speech or debate in either House, they shall not be questioned in any other place.

2. No senator or representative shall, during the time for which he was elected, be appointed to any civil office under the authority of the United States, which shall have been created, or the emoluments whereof shall have been increased during such time; and no

person holding any office under the United States shall be a member of either House during his continuance in office.

SECTION 7. 1. All bills for raising revenue shall originate in the House of Representatives; but the Senate may propose or concur with amendments as on other bills.

2. Every bill which shall have passed the House of Representatives and the Senate, shall, before it become a law, be presented to the President of the United States; if he approve he shall sign it, but if not he shall return it, with his objections to that House in which it shall have originated, who shall enter the objections at large on their journal, and proceed to reconsider it. If after such reconsideration two thirds of that House shall agree to pass the bill, it shall be sent, together with the objections, to the other House, by which it shall likewise be reconsidered, and if approved by two thirds of that House, it shall become a law. But in all such cases the votes of both Houses shall be determined by yeas and nays, and the names of the persons voting for and against the bill shall be entered on the journal of each House respectively. If any bill shall not be returned by the President within ten days (Sundays excepted) after it shall have been presented to him, the same shall be a law, in like manner as if he had signed it, unless the Congress by their adjournment prevent its return, in which case it shall not be a law.

3. Every order, resolution, or vote to which the concurrence of the Senate and House of Representatives may be necessary (except on a question of adjournment) shall be presented to the President of the United States; and before the same shall take effect, shall be approved by him, or being disapproved by him, shall be repassed by two thirds of the Senate and House of Representatives, according to the rules and limitations prescribed in the case of a bill.

SECTION 8. 1. The Congress shall have power to lay and collect taxes, duties, imposts and excises, to pay the debts and provide for the common defense and general welfare of the United States; but all duties, imposts and excises shall be uniform throughout the United States;

2. To borrow money on the credit of the United States;

3. To regulate commerce with foreign nations, and among the several States, and with the Indian tribes;

4. To establish an uniform rule of naturalization, and uniform laws on the subject of bankruptcies throughout the United States;

5. To coin money, regulate the value thereof, and of foreign coin, and fix the standard of weights and measures;

6. To provide for the punishment of counterfeiting the securities and current coin of the United States;

7. To establish post offices and post roads;

8. To promote the progress of science and useful arts, by securing for limited times to authors and inventors the exclusive right to their respective writings and discoveries;

9. To constitute tribunals inferior to the Supreme Court;

10. To define and punish piracies and felonies committed on the high seas, and offenses against the law of nations;

11. To declare war, grant letters of marque and reprisal, and make rules concerning captures on land and water;

12. To raise and support armies, but no appropriation of money to that use shall be for a longer term than two years;

13. To provide and maintain a navy;

14. To make rules for the government and regulation of the land and naval forces;

15. To provide for calling forth the militia to execute the laws of the Union, suppress insurrections and repel invasions;

16. To provide for organizing, arming, and disciplining the militia, and for governing such part of them as may be employed in the service of the United States, reserving to the States respectively the appointment of the officers, and the authority of training the militia according to the discipline prescribed by Congress;

17. To exercise exclusive legislation in all cases whatsoever, over such district (not exceeding ten miles square) as may, by cession of particular States, and the acceptance of Congress, become the seat of the government of the United States, and to exercise like authority over all places purchased by the consent of the legislature of the State in which the same shall be, for the erection of forts, magazines, arsenals, dockyards, and other needful buildings; and

18. To make all laws which shall be necessary and proper for carrying into execution the foregoing powers, and all other powers vested by this Constitution in the government of the United States, or in any department or officer thereof.

SECTION 9. 1. The migration or importation of such persons as any of the States now existing shall think proper to admit, shall not

be prohibited by the Congress prior to the year one thousand eight hundred and eight, but a tax or duty may be imposed on such importation, not exceeding ten dollars for each person.

2. The privilege of the writ of *habeas corpus* shall not be suspended, unless when in cases of rebellion or invasion the public safety may require it.

3. No bill of attainder or *ex post facto* law shall be passed.

4. No capitation, or other direct, tax shall be laid, unless in proportion to the census or enumeration hereinbefore directed to be taken.[1]

5. No tax or duty shall be laid on articles exported from any State.

6. No preference shall be given by any regulation of commerce or revenue to the ports of one State over those of another: nor shall vessels bound to, or from, one State be obliged to enter, clear, or pay duties in another.

7. No money shall be drawn from the treasury, but in consequence of appropriations made by law; and a regular statement and account of the receipts and expenditures of all public money shall be published from time to time.

8. No title of nobility shall be granted by the United States: and no person holding any office of profit or trust under them, shall, without the consent of the Congress, accept of any present, emolument, office, or title, of any kind whatever, from any king, prince, or foreign State.

SECTION 10. 1. No State shall enter into any treaty, alliance, or confederation; grant letters of marque and reprisal; coin money, emit bills of credit; make anything but gold and silver coin a tender in payment of debts; pass any bill of attainder, *ex post facto* law, or law impairing the obligation of contracts, or grant any title of nobility.

2. No State shall, without the consent of the Congress, lay any imposts or duties on imports or exports, except what may be absolutely necessary for executing its inspection laws: and the net produce of all duties and imposts laid by any State on imports or exports, shall be for the use of the treasury of the United States; and all such laws shall be subject to the revision and control of the Congress.

3. No State shall, without the consent of Congress, lay any duty

[1] See the 16th Amendment.

of tonnage, keep troops, or ships of war in time of peace, enter into any agreement or compact with another State, or with a foreign power, or engage in war, unless actually invaded, or in such imminent danger as will not admit of delay.

ARTICLE II

[*Executive Department*]

SECTION 1. 1. The executive power shall be vested in a President of the United States of America. He shall hold his office during the term of four years, and, together with the Vice President, chosen for the same term, be elected, as follows:

2. Each State shall appoint, in such manner as the legislature thereof may direct, a number of electors, equal to the whole number of senators and representatives to which the State may be entitled in the Congress: but no senator or representative, or person holding an office of trust or profit under the United States, shall be appointed an elector.

[1]The electors shall meet in their respective States, and vote by ballot for two persons, of whom one at least shall not be an inhabitant of the same State with themselves. And they shall make a list of all the persons voted for, and of the number of votes for each; which list they shall sign and certify, and transmit sealed to the seat of the government of the United States, directed to the president of the Senate. The president of the Senate shall, in the presence of the Senate and House of Representatives, open all the certificates, and the votes shall then be counted. The person having the greatest number of votes shall be the President, if such number be a majority of the whole number of electors appointed; and if there be more than one who have such majority, and have an equal number of votes, then the House of Representatives shall immediately choose by ballot one of them for President; and if no person have a majority then from the five highest on the list the said House shall in like manner choose the President. But in choosing the President, the votes shall be taken by States, the representation from each State having one vote; a quorum for this purpose shall consist of a member or members from two thirds of the States, and a majority of all the States shall be necessary to a choice. In every case, after the choice of the Presi-

[1]The following paragraph was in force only from 1788 to 1803.

dent, the person having the greatest number of votes of the electors shall be the Vice President. But if there should remain two or more who have equal votes, the Senate shall choose from them by ballot the Vice President.[1]

3. The Congress may determine the time of choosing the electors, and the day on which they shall give their votes; which day shall be the same throughout the United States.

4. No person except a natural born citizen, or a citizen of the United States, at the time of the adoption of this Constitution, shall be eligible to the office of President; neither shall any person be eligible to that office who shall not have attained to the age of thirty-five years, and been fourteen years a resident within the United States.

5. In case of the removal of the President from office, or of his death, resignation, or inability to discharge the powers and duties of the said office, the same shall devolve on the Vice President, and the Congress may by law provide for the case of removal, death, resignation, or inability, both of the President and Vice President, declaring what officer shall then act as President, and such officer shall act accordingly, until the disability be removed, or a President shall be elected.

6. The President shall, at stated times, receive for his services a compensation, which shall neither be increased nor diminished during the period for which he shall have been elected, and he shall not receive within that period any other emolument from the United States, or any of them.

7. Before he enter on the execution of his office, he shall take the following oath or affirmation:—"I do solemnly swear (or affirm) that I will faithfully execute the office of President of the United States, and will to the best of my ability, preserve, protect and defend the Constitution of the United States."

SECTION 2. 1. The President shall be commander in chief of the army and navy of the United States, and of the militia of the several States, when called into the actual service of the United States; he may require the opinion, in writing, of the principal officer in each of the executive departments, upon any subject relating to the duties of their respective offices, and he shall have power to grant reprieves and pardons for offenses against the United States, except in cases of impeachment.

[1] Superseded by the 12th Amendment.

2. He shall have power, by and with the advice and consent of the Senate, to make treaties, provided two thirds of the senators present concur; and he shall nominate, and by and with the advice and consent of the Senate, shall appoint ambassadors, other public ministers and consuls, judges of the Supreme Court, and all other officers of the United States, whose appointments are not herein otherwise provided for, and which shall be established by law: but the Congress may by law vest the appointment of such inferior officers, as they think proper, in the President alone, in the courts of law, or in the heads of departments.

3. The President shall have power to fill up all vacancies that may happen during the recess of the Senate, by granting commissions which shall expire at the end of their next session.

SECTION 3. 1. He shall from time to time give to the Congress information of the state of the Union, and recommend to their consideration such measures as he shall judge necessary and expedient; he may, on extraordinary occasions, convene both Houses, or either of them, and in case of disagreement between them with respect to the time of adjournment, he may adjourn them to such time as he shall think proper; he shall receive ambassadors and other public ministers; he shall take care that the laws be faithfully executed, and shall commission all the officers of the United States.

SECTION 4. The President, Vice President, and all civil officers of the United States, shall be removed from office on impeachment for, and conviction of, treason, bribery, or other high crimes and misdemeanors.

ARTICLE III

[*Judicial Department*]

SECTION 1. The judicial power of the United States shall be vested in one Supreme Court, and in such inferior courts as the Congress may from time to time ordain and establish. The judges, both of the Supreme and inferior courts, shall hold their offices during good behavior, and shall, at stated times, receive for their services a compensation, which shall not be diminished during their continuance in office.

SECTION 2. 1. The judicial power shall extend to all cases, in law and equity, arising under this Constitution, the laws of the United States, and treaties made, or which shall be made, under their author-

ity;—to all cases affecting ambassadors, other public ministers and consuls;—to all cases of admiralty and maritime jurisdiction;—to controversies to which the United States shall be a party;—to controversies between two or more States;—between a State and citizen of another State;—between citizens of different States,—between[1] citizens of the same State claiming lands under grants of different States, and between a State, or the citizens thereof, and foreign States, citizens or subjects.

2. In all cases affecting ambassadors, other public ministers and consuls, and those in which a State shall be party, the Supreme Court shall have original jurisdiction. In all the other cases before mentioned the Supreme Court shall have appellate jurisdiction, both as to law and to fact, with such exceptions, and under such regulations as the Congress shall make.

3. The trial of all crimes, except in cases of impeachment, shall be by jury; and such trial shall be held in the State where the said crimes shall have been committed; but when not committed within any State, the trial shall be at such place or places as the Congress may by law have directed.

SECTION 3. 1. Treason against the United States, shall consist only in levying war against them, or in adhering to their enemies, giving them aid and comfort. No person shall be convicted of treason unless on the testimony of two witnesses to the same overt act, or on confession in open court.

2. The Congress shall have power to declare the punishment of treason, but no attainder of treason shall work corruption of blood, or forfeiture except during the life of the person attainted.

ARTICLE IV

[Return of Escaped Slaves; New States, Territories]

SECTION 1. Full faith and credit shall be given in each State to the public acts, records, and judicial proceedings of every other State. And the Congress may by general laws prescribe the manner in which such acts, records and proceedings shall be proved, and the effect thereof.

SECTION 2. 1. The citizens of each State shall be entitled to all privileges and immunities of citizens in the several States.

[1] See the 11th Amendment.

2. A person charged in any State with treason, felony, or other crime, who shall flee from justice, and be found in another State, shall on demand of the executive authority of the State from which he fled, be delivered up to be removed to the State having jurisdiction of the crime.

3. No person held to service or labor in one State, under the laws thereof, escaping into another, shall, in consequence of any law or regulation therein, be discharged from such service or labor, but shall be delivered up on claim of the party to whom such service or labor may be due.

SECTION 3. 1. New States may be admitted by the Congress into this Union; but no new States shall be formed or erected within the jurisdiction of any other State; nor any State be formed by the junction of two or more States, or parts of States, without the consent of the legislatures of the States concerned as well as of the Congress.

2. The Congress shall have power to dispose of and make all needful rules and regulations respecting the territory or other property belonging to the United States; and nothing in this Constitution shall be so construed as to prejudice any claims of the United States, or of any particular State.

SECTION 4. The United States shall guarantee to every State in this Union a republican form of government, and shall protect each of them against invasion; and on application of the legislature, or of the executive (when the legislature cannot be convened) against domestic violence.

ARTICLE V

[*Provisions for Amendments*]

The Congress, whenever two thirds of both Houses shall deem it necessary, shall propose amendments to this Constitution, or, on the application of the legislatures of two thirds of the several States, shall call a convention for proposing amendments, which, in either case, shall be valid to all intents and purposes, as part of this Constitution when ratified by the legislatures of three fourths of the several States, or by conventions in three fourths thereof, as the one or the other mode of ratification may be proposed by the Congress; Provided that no amendment which may be made prior to the year one thousand eight hundred and eight shall in any manner affect the first and fourth clauses in the ninth section of the first article; and that no State,

without its consent, shall be deprived of its equal suffrage in the Senate.

ARTICLE VI

[*Public Debts; Supremacy of the Constitution*]

1. All debts contracted and engagements entered into, before the adoption of this Constitution, shall be as valid against the United States under this Constitution, as under the Confederation.

2. This Constitution, and the laws of the United States which shall be made in pursuance thereof; and all treaties made, or which shall be made, under the authority of the United States, shall be the supreme law of the land; and the Judges in every State shall be bound thereby, anything in the Constitution or laws of any State to the contrary notwithstanding.

3. The senators and representatives before mentioned, and the members of the several State legislatures, and all executive and judicial officers, both of the United States and of the several States, shall be bound by oath or affirmation to support this Constitution; but no religious test shall ever be required as a qualification to any office or public trust under the United States.

ARTICLE VII

[*Ratification*]

The ratification of the conventions of nine States shall be sufficient for the establishment of this Constitution between the States so ratifying the same.

Done in Convention by the unanimous consent of the States present the seventeenth day of September in the year of our Lord one thousand seven hundred and eighty-seven, and of the independence of the United States of America the twelfth. In witness whereof we have hereunto subscribed our names,

Go: Washington—
Presidt. and Deputy from Virginia

(and thirty-eight members from all the states except Rhode Island.)

Articles in addition to, and amendment of, the Constitution of the United States of America, proposed by Congress, and ratified by the legislatures of the several States pursuant to the fifth article of the original Constitution.

[*The Right of Persons*]

ARTICLE I[1]

Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press; or the right of the people peaceably to assemble, and to petition the government for a redress of grievances.

ARTICLE II

A well regulated militia, being necessary to the security of a free State, the right of the people to keep and bear arms, shall not be infringed.

ARTICLE III

No soldier shall, in time of peace be quartered in any house, without the consent of the owner, nor in time of war, but in a manner to be prescribed by law.

ARTICLE IV

The right of the people to be secure in their persons, houses, papers, and effects, against unreasonable searches and seizures, shall not be violated, and no warrants shall issue, but upon probable cause, supported by oath or affirmation, and particularly describing the place to be searched, and the persons or things to be seized.

ARTICLE V

No person shall be held to answer for a capital, or otherwise infamous crime, unless on a presentment or indictment of a grand jury, except in cases arising in the land or naval forces, or in the militia, when in actual service in time of war or public danger; nor shall any person be subject for the same offense to be twice put in jeopardy of life or limb; nor shall be compelled in any criminal case to be a witness against himself, nor be deprived of life, liberty, or property, without due process of law; nor shall private property be taken for public use without just compensation.

ARTICLE VI

In all criminal prosecutions, the accused shall enjoy the right to a speedy and public trial, by an impartial jury of the State and district wherein the crime shall have been committed, which district shall

[1] The first ten Amendments were adopted in 1791.

have been previously ascertained by law, and to be informed of the nature and cause of the accusation; to be confronted with the witnesses against him; to have compulsory process for obtaining witnesses in his favor, and to have the assistance of counsel for his defense.

ARTICLE VII

In suits at common law, where the value in controversy shall exceed twenty dollars, the right of trial by jury shall be preserved, and no fact tried by a jury shall be otherwise reëxamined in any court of the United States, than according to the rules of the common law.

ARTICLE VIII

Excessive bail shall not be required, nor excessive fines imposed, nor cruel and unusual punishments inflicted.

ARTICLE IX

The enumeration in the Constitution of certain rights shall not be construed to deny or disparage others retained by the people.

ARTICLE X

[*The Rights of States*]

The powers not delegated to the United States by the Constitution, nor prohibited by it to the States, are reserved to the States respectively, or to the people.

ARTICLE XI [1]

[*Suits against States*]

The judicial power of the United States shall not be construed to extend to any suit in law or equity, commenced or prosecuted against one of the United States by citizens of another State, or by citizens or subjects of any foreign State.

ARTICLE XII [2]

[*Change in Electoral System*]

The electors shall meet in their respective States, and vote by ballot for President and Vice President, one of whom, at least, shall not be an inhabitant of the same State with themselves; they shall name in their ballots the person voted for as President, and in distinct ballots,

[1] Adopted in 1798.

[2] Adopted in 1804.

the person voted for as Vice President, and they shall make distinct lists of all persons voted for as President and of all persons voted for as Vice President, and of the number of votes for each, which lists they shall sign and certify, and transmit sealed to the seat of the government of the United States, directed to the President of the Senate;—The President of the Senate shall, in the presence of the Senate and House of Representatives, open all the certificates and the votes shall then be counted;—The person having the greatest number of votes for President, shall be the President, if such number be a majority of the whole number of electors appointed; and if no person have such majority, then from the persons having the highest numbers not exceeding three on the list of those voted for as President, the House of Representatives shall choose immediately, by ballot, the President. But in choosing the President, the votes shall be taken by States, the representation from each State having one vote; a quorum for this purpose shall consist of a member or members from two thirds of the States, and a majority of all the States shall be necessary to a choice. And if the House of Representatives shall not choose a President whenever the right of choice shall devolve upon them, before the fourth day of March next following, then the Vice President shall act as President, as in the case of the death or other constitutional disability of the President. The person having the greatest number of votes as Vice President shall be the Vice President, if such number be a majority of the whole number of electors appointed, and if no person have a majority, then from the two highest numbers of the list, the Senate shall choose the Vice President; a quorum for the purpose shall consist of two thirds of the whole number of Senators, and a majority of the whole number shall be necessary to a choice. But no person constitutionally ineligible to the office of President shall be eligible to that of Vice President of the United States.

ARTICLE XIII[1]

[Slavery Prohibited]

SECTION 1. Neither slavery nor involuntary servitude, except as punishment for crime whereof the party shall have been duly convicted, shall exist within the United States, or any place subject to their jurisdiction.

[1] Adopted in 1865.

2. Congress shall have power to enforce this article by appropriate legislation.

ARTICLE XIV[1]

[Who Are Citizens]

1. All persons born or naturalized in the United States, and subject to the jurisdiction thereof, are citizens of the United States and of the State wherein they reside. No State shall make or enforce any law which shall abridge the privileges or immunities of citizens of the United States; nor shall any State deprive any person of life, liberty, or property, without due process of law; nor deny to any person within its jurisdiction the equal protection of the laws.

[Apportionment of Representatives and the Suffrage]

2. Representatives shall be apportioned among the several States according to their respective numbers, counting the whole number of persons in each State, excluding Indians not taxed. But when the right to vote at any election for the choice of electors for President and Vice President of the United States, representatives in Congress, the executive and judicial officers of a State, or the members of the legislature thereof, is denied to any of the male inhabitants of such State, being twenty-one years of age, and citizens of the United States, or in any way abridged, except for participation in rebellion, or other crime, the basis of representation therein shall be reduced in the proportion which the number of such male citizens shall bear to the whole number of male citizens twenty-one years of age in such State.

[Exclusion of Certain Persons from Office]

3. No person shall be a senator or representative in Congress, or elector of President and Vice President, or hold any office, civil or military, under the United States, or under any State, who, having previously taken an oath, as a member of Congress, or as an officer of the United States, or as a member of any State legislature, or as an executive or judicial officer of any State, to support the Constitution of the United States, shall have engaged in insurrection or rebellion against the same, or given aid or comfort to the enemies thereof. But Congress may by a vote of two thirds of each House, remove such disability.

[1] Adopted in 1868.

[*Union and Confederate Debts*]

4. The validity of the public debt of the United States, authorized by law, including debts incurred for payment of pensions and bounties for services in suppressing insurrection or rebellion, shall not be questioned. But neither the United States nor any State shall assume or pay any debt or obligation incurred in aid of insurrection or rebellion against the United States, or any claim for the loss or emancipation of any slave; but all such debts, obligations and claims shall be held illegal and void.

5. The Congress shall have power to enforce, by appropriate legislation, the provisions of this article.

ARTICLE XV[1]

[*Right to Vote*]

SECTION 1. The right of citizens of the United States to vote shall not be denied, or abridged by the United States or by any State on account of race, color, or previous condition of servitude.

SECTION 2. The Congress shall have power to enforce this article by appropriate legislation.

ARTICLE XVI[2]

[*Income Tax*]

The Congress shall have power to lay and collect on taxes on incomes, from whatever source derived, without apportionment among the several States, and without regard to any census or enumeration.

ARTICLE XVII[3]

[*Popular Election of Senators*]

The Senate of the United States shall be composed of two senators from each State, elected by the people thereof, for six years; and each senator shall have one vote. The electors in each State shall have the qualifications requisite for electors of the most numerous branch of the State legislature.

[1] Adopted in 1870.

[2] Passed July, 1909; proclaimed February 25, 1913.

[3] Passed May, 1912, in lieu of paragraph one, Section 3, Article I, of the Constitution and so much of paragraph two of the same Section as relates to the filling of vacancies; proclaimed May 31, 1913.

When vacancies happen in the representation of any State in the Senate, the executive authority of such State shall issue writs of election to fill such vacancies: *Provided*, That the legislature of any State may empower the executive thereof to make temporary appointments until the people fill the vacancies by election as the legislature may direct.

This amendment shall not be so construed as to affect the election or term of any senator chosen before it becomes valid as part of the Constitution.

ARTICLE XVIII [1]

SECTION 1. After one year from the ratification of this article the manufacture, sale, or transportation of intoxicating liquors within, the importation thereof into, or the exportation thereof from the United States and all territory subject to the jurisdiction thereof, for beverage purposes, is hereby prohibited.

SECTION 2. The Congress and the several States shall have concurrent power to enforce this article by appropriate legislation.

SECTION 3. This article shall be inoperative unless it shall have been ratified as an amendment to the Constitution by the Legislatures of the several States, as provided by the Constitution, within seven years from the date of the submission hereof to the States by the Congress.

ARTICLE XIX [2]

The right of citizens of the United States to vote shall not be denied or abridged by the United States or any State on account of sex.

The Congress shall have power to enforce this article by appropriate legislation.

[1] Passed both houses of Congress, December, 1917; ratified by the required number of states on January 16, 1919, and proclaimed to take effect January 16, 1920.

[2] Ratified August 26, 1920.

BOOKS FOR COMPARATIVE STUDY

Ashley—*The New Civics;* The Macmillan Company.

Beard and Beard—*American Citizenship;* The Macmillan Company.

Hughes—*Community Civics;* Allyn and Bacon.

Lapp—*Our America: Elements of Civics;* Bobbs-Merrill Company.
Economics in the Community; Century Company.

Dunn—*The Community and the Citizen;* D. C. Heath and Company.

The following pamphlets issued by the National Catholic Welfare Council: *Fundamentals of Citizenship, Civics Catechism, The Pastoral Letter, Social Reconstruction.*

INDEX

Accidents, prevention of, 108.
Agriculture, Secretary of, 60; *see Rural problems.*
Airplane, transportation, 164.
Ambassadors, 72, 73.
Arbitration, with foreign countries, 74, 75; industrial, 173.
Army, 78–82.
Attorney General, United States, 60; state, 61.
Auditor, state, 61.

Bank, checks, 186–187; commissioner, 61; deposits, 186; drafts, 187; loans and discounts, 188; reserves, 189, 190; supervision, 191.
Banking, fraudulent, 128.
Banks, kinds of, 190; transfer of money by, 188.
Barter, 179, 180.
Birds, protection of, 142.
Building and loan associations, 134.

Cabinet, 60.
Capital, and labor, 169–177.
Carnegie, Andrew, 9.
Census Bureau, 60.
Charity, modern, 116; need for, 111–117; scope of, 111, 112.
Checks, bank, 186, 187; travelers', 190, 191.
Citizens, duties of, 84–88; civic intelligence, 85, 86; office holding, 86, 87; paying the cost, 87, 88.
City, officers, 151–159; problems: city beautiful, 158, 159; housing, 156, 157; protection of people, 157, 158; public ownership, 155, 156; railroads and terminals, 154, 155; street railways, 153; streets, 153; transportation, 153, 154.
Civil service, 46, 47; Commission, 61.
Coal, saving of, 136, 137.
Closed shop, 172, 173.
Commerce, Secretary of, 60.
Community, 1.
Congress, 52.
Conservation, *see Natural resources.*
Constitution, of the United States, 27; amendments to, 29; formation of, 27; text of, Appendix.
Consuls, 73, 74.
Copper, saving of, 139.
Council, city, 49, 50.
Courts, and crime, 65; and fair play, 69; kinds of, 66–69.
Crime, and punishment, 118–124.

Debt, imprisonment for, 35.
Declaration of Independence, Appendix.
Defense, Catholics and, 77, 78; national, 77.
Delinquency, and correction, 118–124; of children, 120
Discriminations, 126, 127.
Disease, prevention of, 102, 103.

Education, 91–101; Catholic, 91–93–97–101; compulsory, 97, 98; colleges, 93, 94; elementary 93, 95; high schools, 93, 94; libraries, 96, 97; public and private, 91, 92; state superintendent of, 61; vocational, 95–96.
Elections, corrupt practices in, 43–45; majority and plurality, 43; presidential, 42–43.
Executive department, 56–58; of the United States, 58–59; state, 61, 62; city, 62.

Fair play, 7–8; and criminals, 11; and dependents, 11, 12; and government, 88; and sports, 8–9.
Family, 1.
Farm Loan Board, 61.
Federal Reserve Board, 60.
Federal Trade Commission, 61.
Fish, protection of, 142.

Food, adulteration of, 127, 128; supply, sanitation of, 105.
Foreign, relations, 71; ambassadors, 72, 73; arbitration, 74, 75; consuls, 73, 74.
Free speech, 33.

Game, protection of, 142.
Gibbons, Cardinal, 9, 45, 131, 132.
Government, American, 25–30; 28, 29; defined, 2–3; explanation of, 3–4; local organization of, 25, 26.

Health, protection, 102–110; accidents, 108; drinking cups and towels, 107, 108; flies and mosquitoes, 107; how managed, 109, 110; milk and food supply, 105; necessity of, 108, 109; water supply, 105.
Highways, 161, 162; management of, 166, 167.
Housing, 156, 157.
Human resources, protection of, 142, 143.

Immigration, 211.
Imprisonment, false, 35; for debt, 35.
Individuals, 1; duties of, 3–5.
Insurance, 193–200; accident, 196; control of, 199, 200; fire, 199; fraudulent, 128; health, 196, 197; life, 197, 198; measurement of losses, 193, 194; old age, 199; unemployment, 198.
Interior, Secretary of, 60.
Interstate Commerce Commission, 60.
Iron, saving of, 153.

Jury, trial by, 36, 37, 65, 66.
Justice, 7.

Labor, and capital, 169–177; health and safety of, 171, 172; hours of, 171; participation in management, 176, 177; Secretary of, 60; State Department of, 61; unions, 170.
Laws, city, 49, 50; equality of, 49; justice and fair play, 54; making of, 48–55; national, 52; reasons for, 48, 49; state, 51, 52.
Legislature, state, 51, 52.
Libraries, 96, 97.
Lincoln, Abraham, 9.

Mayor, 62.
McIntyre, Rt. Rev. Bishop, 84.
Mediation, industrial, 174.
Military, organization, 78–80; dictation of, 79–81; volunteers, 78–80.
Milk, supply, sanitation of, 105.
Minerals, saving of, 136–139.
Money, 179–184; coinage of, 184; gold and silver, 181, 182; mediums of exchange, 179, 180; national matter, 183, 184; of the United States, 182; sound, 182, 183; Substances used for, 180.
Monopoly, 125, 126.
Municipal, *see City*.

Nation, powers of, 27.
National Guard, 80.
National resources, saving of, 136–143.
Naturalization, 211–219; first papers 213–215; final step, 216–219; process of, 212–219; second step, 215, 216.
Navy, 80; Secretary of, 60.
Nomination, 42.

Old age, dependent, 113, 114; insurance, 199.
Open shop, 172, 173.

Parole, 121, 122.
Parties, political, 41, 42.
Pastoral Letter, 39, 45, 46, 54, 71, 72, 77, 92, 93, 97, 98, 99, 100, 111, 112, 170, 173, 176, 177.
Petroleum, saving of, 138, 139.
Postal, service, 164, 165; savings banks, 133.
Postmaster General, 60.
Poverty, causes of, 112–115; prevention of, 116.
Practices, corrupt, 44–46.
President, 58–60.
Prisoners, humane treatment of, 122.
Prisons, 120–123; federal, 122, 123; state, 122, 123.
Probation, 121, 122.
Property, protection of, 34, 35.

Profit sharing, 175, 176.
Public officers, appointment of, 46; choosing of, 39; civil service, 47, 48; removal of, 62, 63.
Public ownership, 155, 156.
Public Service Commission, 61.

Railroads, 162, 163.
Reformatories, 120.
Religious, freedom, 33, 34.
Representatives, definition, 21; duties of, 23; kinds of, 20, 21; selection, 21, 22.
Rights, of people, 32, 33.
Roads, 161, 162.
Roosevelt, Theodore, 44, 84, 85.
Rural problems, 145–150; agricultural colleges, 147, 148; experiment stations, 148; extension work, 148; financing the farm, 149; good roads, 148; government and, 147; marketing products, 149, 150; trend from country, 145, 146.

Savings, banks for, 133; building and loan associations, 134; investment of, 134, 135; postal savings banks, 133; protection of, 132; school bank, 132, 133; thrift stamps, 134; and thrift, 131–135.
Schools, *see Education.*
Search, freedom from, 34.
Sickness, 112.
Soils, preserving of, 141, 142.
State, Secretary of, 60.
States, and the nation, 29, 30; government, 28; powers of, 27.
Streets, 153.
Strikes, and lockouts, 173.

Taxation, 201–209; benefits of, 208, 209; bonds, 208; fairness in, 201, 202; income, 204, 205; inheritance, 205, 206; poll, 203; property, 203, 204; proposed changes in, 206, 207; standards of, 202, 203; special forms of, 206; tariff, 206.
Telegraph, 166.
Telephone, 166.
Thrift, and the community, 132; reasons for, 131; and savings, 131–135; stamps, 134, wise and unwise, 132.
Transportation, 161–167; airplane, 164; city, 153–156; highway, 161, 162; public management, 166, 167; railroads, 162, 163; waterways, 163, 164.
Treasurer, state, 61.
Treasury, Secretary of, 60.

Unemployment, 112, 113, 174, 175.

Vice, and poverty, 115.
Vice President, 58.
Voting, duty of, 85; right of, 39, 40.

Wages, 170, 171.
War, Secretary of, 60.
Washington, George, 27.
Water, supply, 105.
Waterways, 163, 164.
Weather Bureau, 60.
Weights, and measures, false, 127.
Wood, saving of, 139, 140.

LIBRARY OF CONGRESS
0 012 053 009 4